



Dena iConnect
For All CBS Core Banking Branches



Dena Bank Privacy Promise for Customers

When you visit this web site Dena Bank may collect personal information about you, either directly (where you are asked to provide the information) or indirectly. While information is the cornerstone of our ability to provide superior service, our most important asset is our customers' trust. Keeping customer information secure, and using it only as our customers would want us to, is a top priority for all of us at Dena Bank. Hence, Dena Bank will only use these personal data in accordance with the purposes set forth in this Privacy Statement and is committed to safeguarding the personal information collected. Here then, is our promise to our individual customers:

- We will safeguard, according to strict standards of security and confidentiality, any information our customers share with us.
- We will limit the collection and use of customer information to the minimum required to deliver superior service to our customers, which includes advising our customers about our products, services and other opportunities, and to administer our business.
- We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information. Employees who violate our Privacy Promise will be subject to our normal disciplinary process.
- We will not reveal customer information to any external organization unless we have previously informed the customer in disclosures or agreements, or authorized by the customer, or are required by law. Dena Bank disclaims any liability arising from use or disclosure of information to any external organization.
- We will always maintain control over the confidentiality of our customer information. We may, however, facilitate relevant offers from reputable companies. These companies are not permitted to retain any customer information unless the customer has specifically expressed interest in their products or services.
- We will inform customers at least once annually, how they may remove their names from marketing lists. At any time, customers can contact us to remove their names from such lists.

- Whenever we hire other organizations to provide support services, we will require them to conform to our policy standards and to allow us to audit them for compliance.
- We will not use or share - internally or externally - personally identifiable medical information for any purpose other than the underwriting or administration of a customer's policy, claim or account, or as disclosed to the customer when the information is collected, or to which the customer consents.
- We will attempt to keep customer files complete, up to date, and accurate. We will inform customers how and where to conveniently access their account information (except when we are prohibited by law), and how to notify us about errors which we will promptly correct.
- We will continuously assess ourselves to ensure that customer privacy is respected.

Internet Privacy Policy

Personally Identifiable Information ("Information") means information that is collected through web site operated by Dena Bank ("we" or "us") and how it may later be disclosed.

Dena Bank endeavours to safeguard and ensure the security of the information provided by the Customer. Dena Bank uses 128-bit encryption, for the transmission of the information, which is currently the permitted level of encryption in India . When the information provided by the Customers is not transmitted through this encryption, the Customers' system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the Customers' information.

The Customer would be required to cooperate with Dena Bank in order to ensure the security of the information, and it is recommended that the Customers necessarily choose their passwords carefully such that no unauthorised access is made by a third party. To make the password complex and difficult for others to guess, the Customers should use combination of alphabets, numbers and special characters (like !, @, #, \$ etc.). The Customers should undertake not to disclose their password to anyone or keep any written or other record of the password such that a third party could access it.

You can visit a web site and find out about Dena Bank products and services and use value-added services that may be available without giving us any Information about you. If you must register at a web site to use one of its features or are interested in being contacted by Dena Bank about its products and/or services, you may input Information about yourself at the web site. Where available, you may update your contact Information online. Otherwise, you will need to contact Dena Bank at the telephone number provided in order

to do so. Any Information you provide to us will be handled in accordance with the "Dena Bank Privacy Promise for Customers."

Purposes of processing

Dena Bank respects the privacy of your personal information. Any personal information provided by you to Dena Bank through this website will be used solely for the purpose of providing you with the services you have requested at this website and for other related purposes including improving the design and marketing of our range of services and related products for customer use, updating and enhancing Dena Bank's records, development of web statistics, understanding your financial needs, advising you of other products and services which may be of interest to you and for fraud prevention purposes. The information you provide will be used to contact you when necessary, e.g. to notify you about functionality changes to the web site and to offer services that you may find helpful (provided you have not opted out to receive such services).

Other than to those individuals and entities listed below who are under a duty of confidentiality to Dena Bank, your details will not be revealed by Dena Bank to any external body, unless Dena Bank has your permission, or is under a legal obligation or to protect and defend Dena Bank's or its Affiliates/ Members/ Constituents/ Other persons rights, interests or property or to enforce the terms and conditions of the products or services or any other duty to do so. The information provided by you at this website may be disclosed by Dena Bank to:

- Regulators
- Lawyers
- External Auditors
- Third Party Service Providers

The Customer authorizes Dena Bank to exchange, share, part with all information related to the details and transaction history of the Customers to its financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network/ banking, credit cards, consumer finance, insurance and securities or as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management.

The Customer further authorizes Dena Bank to disclose personal information about you to the following types of non-affiliated third parties: (1) Financial services providers, such as companies engaged in banking, credit cards, consumer finance, securities, and insurance, and (2) Non-financial companies, such as companies engaged in direct marketing and the selling of consumer products and services etc.

Dena Bank disclaims any liability for any damage or loss suffered by the Customer as a result of sharing of information with any of the parties as mentioned above.

Data Retention

Data provided by you is retained as long as the purpose for which the data was collected continues. The data is then destroyed unless its retention is required to satisfy legal, regulatory or accounting requirements or to protect Dena Bank's interests. As a general rule, the maximum retention period is 8 years.

Internet Communications

In order to maintain the security of our systems, protect our staff, record transactions, and, in certain circumstances, to prevent and detect crime or unauthorised activities, Dena Bank reserves the right to monitor all internet communications including web and email traffic into and out of its domains.

Third party sites

Please note that this Privacy Statement does not extend to third party sites linked to this web site.

Customer Obligations

The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to Dena Bank or its group companies of a confidential nature obtained in the course of availing the services through the website. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle Dena Bank or its group companies to terminate the services, without prejudice to any damages, to which the customer may be entitled otherwise.

Your Rights and How to Contact Us

If you wish to review Information provided on online applications, you can contact us to request a copy of the personal account information you provided through our customer service numbers. Dena Bank may charge a fee for certain Information that is requested. It may also be possible for Customers to review and change contact information such as address, phone and e-mail information by signing on and updating their personal profile. To protect your privacy, proof of identity or other authentication is required any time you contact us.

If you wish to access or correct or delete any of your personal data held by us, or if you have any questions concerning our Privacy Statement please contact the relevant Dena Bank Data Protection representative via regular mail to:

Contacting You

In providing your telephone, facsimile number, postal and e-mail address or similar details, you agree that Dena Bank may contact you by these methods to keep you informed about Dena Bank products and services or for any other reason. If you prefer not to be kept informed of Dena Bank products and services, please contact Dena Bank by E-mail.

Sources of Information

The Information we collect about you comes from the following sources:

- (1) Information we receive from you on applications or other forms, such as your name, address, and telephone number,
- (2) Information about your transactions with us, our affiliates, or non-affiliated third parties, such as your account balances, payment history, and account activity,
- (3) Information we receive from a Customer reporting agency such as your credit bureau reports and other information relating to your creditworthiness, and
- (4) Information we receive about you from other sources, such as your employer and other third parties.

Amendments

Dena Bank reserves the right to amend sections of its prevailing Privacy Statement at any time and will place any such amendments on this website. Please check this statement from time to time for any changes. The effective date of this policy, as stated below, indicates the last time this policy was revised or materially changed. Checking the effective date below allows you to determine whether there have been changes since the last time you reviewed the policy.

Effective Date:

This Privacy Statement is not intended to, nor does it, create any contractual rights whatsoever or any other legal rights, nor does it create any obligations on Dena Bank in respect of any other party or on behalf of any party.