

Fastag Mobile Application Privacy Policy

BACK GROUND:

In the course of using the Equitas Small Finance Bank Ltd. Fastag mobile application via the online application forms and questionnaires by the customers, EQUITAS SMALL FINANCE Bank and its Affiliates may become privy to the personal information of its customers, including information that is of a confidential nature.

BANK'S COMMITMENT:

EQUITAS SMALL FINANCE Bank is fully committed to protecting the privacy of its customers' information and shall take all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the Fastag mobile application. However, the Bank shall not be liable for the consequences, if any, arising out of disclosure of the confidential information in accordance with this privacy Commitment, in terms of the agreements, terms and conditions of products and services etc. entered between the Bank and the Customers.

EQUITAS SMALL FINANCE Bank shall endeavour to safeguard and ensure the security of the information provided by the Customer. EQUITAS SMALL FINANCE Bank uses the 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' device (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the Customer's information.

EQUITAS SMALL FINANCE Bank will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the customers. EQUITAS SMALL FINANCE Bank may use and share the information provided by the Customers with its Affiliates and third parties for providing services and any service-related activities such as collecting subscription fees for such services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose the customer information to one or more agents and service providers of EQUITAS SMALL FINANCE Bank and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from EQUITAS SMALL FINANCE Bank only for the purposes for which the information is shared.

EQUITAS SMALL FINANCE Bank undertakes not to disclose the information provided by the Customers to any person, unless such action is necessary to:

- Conform to legal and statutory requirements or comply with legal process;
- Protect and defend EQUITAS SMALL FINANCE Bank's, its Affiliates', its members, constituents or of other persons' rights, interests or property; and/or
- Enforce terms and conditions of the banking application(s).

RESPONSIBILITY OF THE CUSTOMER:

The Customer would be required to cooperate with EQUITAS SMALL FINANCE Bank in order to ensure the security of the information, and the Customers will choose their Fastag mobile PINs carefully such that no unauthorised access is made by a third party. To make mobile PINs complex and difficult for others to guess, the Customers should use random 4 digits that is neither sequential nor repetitive (like 1234, 4444). The Customers should undertake not to disclose their mobile PINs to anyone or keep any written or other record of the PIN such that a third party could access it.

The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to EQUITAS SMALL FINANCE Bank or its Affiliates of a confidential nature obtained in the course of availing the services through the Fastag mobile application. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle EQUITAS SMALL FINANCE Bank or its Affiliates to terminate the respective banking services, without prejudice to any damages, to which the customer may be entitled otherwise.

AUTHORISATION:

The Customer authorises EQUITAS SMALL FINANCE Bank Fastag mobile application to exchange, share, part-with all information related to the details and transaction history of the Customers to its Affiliates / banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold EQUITAS SMALL FINANCE Bank liable for use or disclosure of this information.

NON-PERSONAL DATA COLLECTED AUTOMATICALLY:

While accessing EFSB Fastag mobile application, EFSB may automatically (i.e., not by registration) collect non-personal data (e.g. Android, device ID, number of visits).

PERMISSIONS:

- In order to provide better services to the customers, Equitas Small Finance Bank Fastag mobile application request certain app permissions from the customers:
- Storage – To upload or download documents in the customer's device.
- Camera – For Facial Recognition System authentication.
- Customers are required to grant access to "Storage" and "Phone & SMS" permission in order to run the mobile application.

Here's a more detailed explanation of the privacy policy aspects of Equitas FASTag and mobile banking:

1. Data Collection and Use:

- **Purpose:** Banks collect and use personal and financial details to enable FASTag services, including toll payments, personal details management, and Recharge processing.
- **Data Storage:** Personal information is stored securely, both in paper and electronic formats, with access restricted to authorized personnel only.
- **Data Sharing:** Banks will not share your personal information with any other organization unless it's necessary to protect their interests, complete a transaction, or comply with legal or regulatory requirements.

2. Security Measures:

- **Data Encryption:** Banks use encryption to protect the transmission of information in online systems, electronic, and procedural safeguards to protect your personal information.
- **Confidentiality:** Banks incorporate confidentiality clauses in non-disclosure agreements with entities having business with them to keep personal information secure and confidential.
- **Don'ts:** Never share passwords, Fastag App User ID/Pin, OTPs, card details, or ATM PINs with anyone, even bank officials.

3. Mobile Banking Specifics:

- **Mobile Number:** Your registered mobile number is the default login ID for FASTag and default password will be sent through SMS on your registered mobile number. You are advised to change the password after your first login.
- **SMS Notifications:** You will receive SMS notifications after each transaction, informing you of the transaction value and available balance.
- **Mobile App:** You can use the mobile app to check your FASTag balance, recharge your account, and manage your FASTag.
- **UPI:** You can recharge your FASTag through UPI, but you need to validate your UPI ID with your bank as a preset process.
- **Accuracy:** Ensure that all personal information provided is accurate, up-to-date, and true.
- **e-Mandate:** You need to comply with e-mandate requirements for FASTag.
- **Blacklisted/blocked Tags:** Be aware that a FASTag can be blacklisted/blocked due to various reasons, so it's important to keep your account active and your details updated.
- **Refunds:** If you have any issues with a transaction, you can submit a refund request to your FASTag provider/issuing bank with necessary proofs. Bank will check and respond to the request as per the preset process set.