

WEB PRIVACY POLICY

BACK GROUND:

In the course of using the Equitas Small Finance Bank Ltd. website, mobile applications or its custom extensions or availing the products and services vide 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 'world wide web'. 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 128-bit or above 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 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 the terms and conditions of the products or services

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 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.

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 website. 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 services, without prejudice to any damages, to which the customer may be entitled otherwise.

AUTHORISATION:

The Customer authorises EQUITAS SMALL FINANCE Bank 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.

COOKIE POLICY:

EQUITAS SMALL FINANCE Bank website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies that are text files containing small amounts of information (this does not include personal sensitive information) which are downloaded to the customer device when he/she visit a website, in order to provide a personalised browsing experience. Cookies do lots of different jobs, like allowing users to navigate between pages efficiently, remembering their preferences, and generally improving their browsing experience. These cookies collect information analytics about how users use a website, for instance often visited pages. All information collected by third party cookies is aggregated and therefore anonymous. By using our website user/s agree that these types of cookies can be placed on his/her device. User/s is free to disable/delete these cookies by changing his/her web browser settings. EQUITAS SMALL FINANCE Bank is not responsible for cookies placed in the device of user/s by any other website and information collected thereto.

Non-Personal Data Collected Automatically

While accessing EFSB Website, EFSB may automatically (i.e., not by registration) collect non-personal data (e.g. type of Internet browser and operating system used, domain name of the website from which EFSB is accessed, number of visits, average time spent on the site, pages viewed). Equitas may use this data and share it with its affiliates to monitor the utility and attractiveness of its websites and improve their performance or content.