



PRIVACY POLICY

Your privacy is very important to Indian Bank (hereinafter referred as the Bank). Hence the Bank is committed to the Privacy Promise for Merchants, which is as under:

Indian Bank Privacy Promise for Merchants:

While information is the cornerstone of the Bank's ability to provide superior service, Bank's most important asset is its merchant's trust. Keeping merchant information secure and using it only as the merchants would want the Bank to, is a top priority for everyone in the Bank. Here then, is the Bank's promise to the merchants.

1. The bank or its contractors may hold & process merchant's personal information on computer or otherwise in connection with **Bhim Aadhaar Pay** services as well as for statistical analysis and credit scoring.
2. The bank will safeguard, securely and confidentially, any information that the merchants share with the Bank. The bank will continue to maintain its tradition of not sharing the transaction information in merchants' account with anyone except when required by law or statutory agencies.
3. The bank will limit the collection and use of merchant information to the minimum required delivering effective service to the merchants, to administer Bank's business and to advise merchants about the Bank's products, services and other safeguards.
4. The bank will give access to merchant information to only those employees who are authorized to handle the merchant information. Employees who violate Bank's Privacy Promise will be subject to the Bank's normal disciplinary process.
5. The bank will not reveal merchant information to any external organization unless the bank has previously informed the merchant in disclosures or agreements have been authorised by the merchant or as required by the law and statutory authorities.
6. The bank will always maintain control over the confidentiality of the merchant information. The bank may, however, facilitate relevant offers from reputable companies for product promotion jointly/tied up with the bank.
7. Whenever the bank hires other organizations to provide support services, the bank will require them to conform to the Bank's privacy policy standards.
8. For purposes of credit reporting, verification and risk management, the bank may exchange information about the merchants with reputed and clearing house centers.
9. The bank will exercise due diligence about ensuring the accuracy of the information collected.
10. Bank may record and monitor telebanking/ mobile banking calls for security purposes.
11. Bank's website may contain links to external Govt. and private organizations for facilitating merchant transactions. While such links are provided for merchant convenience, merchant should be aware that accessing such links is at their own risk since the Bank cannot provide assurance as to the information handling practices of the linked websites.

The bank will continuously assess to ensure that merchant privacy is respected and will conduct the business in a manner that fulfils the bank's Promise.

Do's and Don'ts of Bhim Aadhaar-Indian Bank App :

Do's:

- ✓ Always download latest version of Bhim Aadhaar-Indian Bank App from Google Play Store App Store only and not from any other webpages.
- ✓ Please remember that bank would never ask you to verify your account information through e-mail.
- ✓ Update your device with latest anti-virus and spyware software regularly.
- ✓ Check your account statement regularly and ensure that it is correct in every aspect.
- ✓ Report any erroneous entries to Bank immediately on observing any discrepancy.

Don'ts:

- X Never download any unknown/suspicious apps which can permit remote access of your mobile.
- X Do not share your passwords, OTP, Card number, Expiry date, CVV & ATM PIN to anyone including Bank officials.
- X Do not provide any information on a page which might have come up as a pop-up window.
- X Always remember that information like password/ PIN etc. are strictly confidential and are not known even to employees/service personnel of the Bank. You should therefore, never divulge such information even if asked for.