

Privacy Commitment

Punjab National Bank recognizes your need for privacy and security as you use our application. By maintaining our commitment to your privacy, we at Punjab National Bank will ensure that we respect the inherent trust that you place in us.

Privacy Notice

Your privacy is important to us. To better protect your privacy we provide this notice explaining our online information practices and the choices you can make about the way your information is collected and used. This notice applies to all information collected from or submitted to the PNB Genie Application.

By submitting your Information online to the Application PNB Genie, you hereby give consent to the Bank to process your Information by the Bank and its agents in accordance with this Privacy Policy.

Definitions

In this document the following words and phrases have the meaning defined against them, unless the context indicates otherwise:

BANK refers to Punjab National Bank a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and having its Corporate Office at Plot no. 4, Dwarka Sector-10, New Delhi – 110075 including its successors, subsidiaries and assigns,.

APPLICATION means PNB Genie with URL:

<https://play.google.com/store/apps/details?id=com.isg.mobile.creditcard.pnb>

USER refers to a customer of the BANK authorized to use PNB Genie services.

PERSONAL INFORMATION refers to the information about the user obtained in connection with the PNB Genie service.

PRIVACY POLICY refers to privacy commitment of the BANK via-a-vis its PNB Genie services as specified in this document

Who is Covered by This Policy?

All users who visit the application PNB Genie and provide information to the BANK online are covered under this Policy.

Information covered by this policy

This policy seeks to cover personal information of the users provided to BANK online as also any information collected by the bank server from the user.

The Information We Collect

BANK respects the privacy and security of its users. Our goal is to provide you with banking services that are most relevant and helpful to you. In order to achieve this goal, we sometimes collect information during your visits to understand what differentiates you from each of our millions of other users. The personal information you provide to us when

using our application will be kept confidential and used to support your user relationship with BANK. It may also be used to notify you of special offers, updated information and new products and services from the BANK. Children below the age of 18 years are not eligible to become members or use any of the online services offered by BANK. We request that children below the age of 18 years not to submit any personal information to us. BANK will limit the collection and use of user information only on a need-to-know basis to deliver better products and/or services to the users.

Why We Collect Information?

BANK collects your personal information to carry out and administer its services to you. Without such information the Bank may be unable to establish or continue to provide banking services over Internet. The information we collect helps us in meeting the disclosure requirements of any law binding on the Bank or any of its branches and further to fulfill any other purposes relating thereto. BANK endeavors to safeguard and ensure the security of the information provided by the User.

How We Use Information?

BANK does track certain information about the visits to our application. We compile statistics that show the numbers and frequency of users to our application and its individual pages. These aggregated statistics are used internally to improve the application content and services in general. We will communicate with users via email or other online/ offline delivery devices only if the user agrees to receive those communications. Users, who believe that they are receiving our communications in error or no longer desire to receive them, should inform us and we will remove their names from our mailing lists.

How We Protect Your Information?

BANK adopts strict standards of security and confidentiality in maintaining personal information of users. We permit only authorized employees or individuals, who have been trained in proper handling of user information, to have access to your information. BANK endeavors to safeguard and ensure the security of the information provided by the user. Information provided by you on BANK's application is encrypted or scrambled in order to secure information. BANK uses 256-bit encryption, for the transmission of the information, which is currently the permitted level of encryption in India. When the information provided by the users is not transmitted through this encryption, the users' system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the users' information. When a user provides sensitive information such as user ids, passwords etc., it will be automatically converted into codes before being securely dispatched over the Internet. You are requested to cooperate with BANK in order to ensure the security of the personal information, and it is recommended that you should follow the security procedures/ guidelines/ tips available on BANK's application from time-to-time. Further, it is advised that you should choose your passwords carefully, following the password policy of the application, to avoid any unauthorized access attempted by a

third party. We recommend choosing a password which is a mix of alphabets, numbers and special characters, like !, @, #, \$ etc., which must not relate to any readily accessible personal data such as your name, address, date of birth, telephone number, vehicle number, driver license etc. or easily guessable combination of letters and/ or numbers. Commit the user-id and password to memory and avoid recording them in a written or electronic form to not let any unauthorized person have access to your credentials. Avoid leaving the mobile/ handset unattended while using PNB One Services. If you think your User ID and/ or password has been disclosed/ compromised to a third party, is lost or stolen and unauthorized transactions may have been conducted, you are responsible to inform us immediately. BANK will take all appropriate steps to keep your personal information confidential. The steps include: only work related limited access to user information databases, communicating this policy statement to all BANK employees and/ or individuals engaged in management and operations of PNB Genie services and establishing and enforcing strict disciplinary processes for violating this statement. BANK uses firewalls, Intrusion Prevention System (IPS) and routers to create a "doorway" between the Internet and our internal network. This doorway restricts access to our internal network. Data transmissions that are sent through our firewall and routers to our internal network are subject to verification by the firewalls and routers. We are able, thus, to control the data transmissions that gain access to our internal network. Whenever we hire other organizations to provide support services, we require them to conform to our privacy standards. The privacy and protection of your personal information is vitally important to us. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. Accordingly, despite our efforts to protect your personal information, we at BANK cannot ensure or warrant the security of any information you transmit to us. You transmit all such information at your own risk. However, once we receive your transmission, we make our best effort to ensure its security on our systems. BANK will not willfully disclose any personal information about its users to any third party without first receiving the users' consent. BANK may disclose personal information when we believe in good faith that the law requires it or to protect the rights, property or interests of BANK. BANK is strongly committed to protecting the privacy of its users and has taken all necessary and reasonable measures to protect the confidentiality of the users' personal information and its transmission through the Internet or world wide web and it shall not be held liable for disclosure of the confidential information when in accordance with this Privacy Policy or in terms of the agreements, if any, with the users. BANK pledges its intention fully to meet and comply with the requirements of applicable data protection/ privacy laws and guidelines in India.

With Whom We may Share Information

Information held by the Bank relating to a user will be kept confidential but the Bank may provide or share such information in following cases and/ or circumstances:

- To conform to legal requirements or comply with legal process.
- To protect and defend BANK's or its Affiliates' rights, interests or property.
- To enforce the terms and conditions of the products and/ or services.

- To act to protect the interests of BANK, its Affiliates, or its members, constituents or of other persons.
- To any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing, credit bureaus or other services to the BANK in connection with the operation of its business.
- To any other person under a duty of confidentiality to the BANK including a group company of the BANK which has undertaken to keep such information confidential.

The user hereby grants his consent to the BANK for use, disclosure or sharing of this aforesaid information at the discretion of the BANK and shall not hold BANK liable for such use, disclosure or sharing of information.

Third Party Websites

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

How to Contact BANK?

If you have any questions about this Privacy Statement you can send us an email at: creditcardpnb@pnb.co.in or contact us at the following address:

Chief Manager
Credit Card Processing Center
3rd Floor, Rajendra Bhawan,
Rajendra Place, New Delhi-110008
Contact-011-42450498

How We Handle E-mail?

If, however, you choose to contact us via e-mail, please keep in mind that your e-mail address, and any other information your e-mail header shows about you, such as your name or organization, will be revealed to us in the e-mail. We commit, however, that we will use that information only to respond to the inquiry made by you and provide accurate information to any questions. Your e-mail address will not be sold, nor will it be shared with any third parties. We request you not to share your personal as well as account details or information via e-mail.

Disclaimer

Privacy policy is subject to change periodically. BANK reserves the right to modify sections of this Privacy Statement at any time. Please check this statement from time to time for any changes.