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# **Jio Payments Bank**

## Privacy Policy

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## 1. PREAMBLE

This Privacy Policy describes about the privacy rights of Customer, merchants and agents (“you” or “your”) regarding the manner of collection, use, storage, sharing and protection of your Personal Information and its security. The top priority of the Jio Payments Bank Limited (“Bank”) is to keep your Personal Information secure and use it solely for the activities related to Bank, thereof, preventing any misuse.

## 2. Consent

You accept this Privacy Policy when you sign up for, access, or use Bank’s products, services, content, features, technologies or functions offered on our website and all related sites, applications, and services (collectively “Bank Services”). Bank may amend this Privacy Policy at any time by posting a revised version on our website. The revised version will be effective as of the published effective date.

## 3. Applicability

This policy is applicable to Personal Information collected by Bank directly from the customers, merchants, agents and /or holding/ultimate holding and/or subsidiary companies and/or group companies and/or its affiliates and/or partners and/or third party service providers (“affiliates”) and/or through Bank’s mobile application and/or other electronic communication and/or also any information collected by the Bank server from the customer’s browser.

## 4. PERSONAL INFORMATION

During course of your association with Bank, Bank will collect and store your Personal Information. Personal Information shall mean information that could reasonably be used to identify you personally. This includes, but not limited to the following (“Personal Information”):

- a) Information which you may provide during the registration process such as Name, Phone Number, Email Address, Communication or Permanent Address;
- b) Photograph and/or any other personal document provided during registration or during the profile update such as proof of identity, proof of address;
- c) Transactions performed and related information which can identify you as an individual through your customer ID or other relevant unique identifier;
- d) IP Addresses;
- e) Access Information about your actual location using third party services which may include accessing your location, IP address, GPS location etc.
- f) Media Access Control address;
- g) Device specific information or identifiers such as IMEI, OS specific identifiers;

- h) Usage logs/ Server logs/ Cookies having Personal Information and Sensitive Personal Information;
- i) Any other sensitive personal data or information, such as -
  - i. Passwords.
  - ii. Financial information, such as details of bank account, credit card, debit card, or other payment instrument details, financial transactions etc.
  - iii. Physical, physiological and mental health condition;
  - iv. Sexual Orientation;
  - v. Medical records and history;
  - vi. Biometric information

This information can be in electronic or physical format.

Any comments, messages, feedback, complaints blogs, scribbles etc. posted /uploaded /conveyed /communicated by you on the public sections of the application becomes published content and is not considered Personal Information subject to this Policy.

## 5. USE OF PERSONAL INFORMATION

Bank value the trust you place in Bank, and hence insist upon the highest level of protection for securing your Personal Information with Bank. Bank may use your Personal Information for:

- (a) Verification of your identity, access, privileges assigned in relation to your JPB account and any other services you may avail from the Bank;
- (b) Provisioning of products/services, testing or improvement of services, recommending various products or services of the Bank to you, including that of affiliates of Bank;
- (c) Processing your requests, transactions, enquiries and complaints, customer services and related activities;
- (d) Communicating to you about bills, invoices, existing or new offers, content, advertisements, surveys, key policies or other administrative information of the Bank;
- (e) Analytics and reviews for improvement of the product/services;
- (f) Improving your experience while using the application by presenting advertising, products and offers tailored to you;
- (g) Ensuring adherence to legal and regulatory requirements

## 6. DISCLOSURE

- a) Bank and its affiliates do not sell or rent Personal Information to any third party entities.
- b) In a scenario where Bank or Bank's assets are merged or acquired by the other business entities, or during restructuring of business or re-organization, Bank may share Personal Information



provided by you to such business entities. If any such an event occurs the other business entity or the newly combined business entity will ensure safeguarding of your Personal Information.

- c) Bank engages a number of vendors, consultants, contractors and take support from its affiliates for providing services to the customers, Merchants and agents. Bank may provide limited access of your information to such partners to enable them to provide the services subscribed by you.
- d) Bank's affiliates and their employees operate under a contract and strict security & confidentiality restrictions. Bank take adequate measures to ensure that Bank's affiliates adopt appropriate level of security practices and procedures to ensure security of your Personal Information.
- e) Bank may share your Personal Information with government/government authorities or agencies/ legal / regulatory authorities for any investigation or to comply with legal process or in response to a request by any of these authorities or to enforce applicable terms and conditions or to protect Bank, Bank's users and affiliates rights, privacy, safety or property.
- f) The Personal Information, provided by you, may be shared with Bank's affiliates to help to detect and prevent identity theft, frauds and other illegal activities; correlate or map related accounts to prevent misuse of Bank Services and to provide you service.

## 7. INFORMATION SECURITY AND STORAGE

- a) Bank has adopted reasonable security practices and procedures, in line with international standards and applicable laws, to include strategic, operational, managerial, technical and physical security controls to safeguard and protect your Personal Information against unauthorized access and unlawful interception. Additionally, Bank has adopted measures to ensure that your Personal Information is accessible to Bank employees or affiliate's employees strictly on the 'need to know' basis.
- b) Bank applications/website has industry standard security precautions in place to protect the loss, misuse and alteration of your Personal Information with Bank. Whenever you change or access your account information, Bank will facilitate the use of a secure server. Bank apply encryption or other appropriate security controls to protect your Personal Information when stored or transmitted by Bank.
- c) Bank has taken appropriate steps for the security and protection of all our digital platforms including internal applications, however, Bank shall not be responsible for any breach of security or the disclosure of Personal Information by the customers and/or merchant itself or for reasons outside Banks control.
- d) Bank shall not be responsible to keep the Personal Information confidential once it is shared by Bank with regulator or legal authorities on their request/mandate or as per the applicable laws and regulation.

## 8. THIRD PARTY WEBSITES, APPLICATIONS AND SERVICES

The Banks Application/websites/mobile app or any online platform may include links to other websites/applications. Such websites/ application are governed by third party operator's privacy



policies, which are beyond Banks control and Bank will not be responsible for their privacy practices or the content.

## 9. UPDATION OF PERSONAL INFORMATION

You shall be responsible to ensure that the information or data you provide from time to time is and shall be correct, current and updated and you have all the rights, permissions and consents to provide such information or data.

## 10. QUERIES AND COMPLAINTS

For any queries or feedback on the policy, please feel free to reach Bank on **[care@jiopaymentsbank.com](mailto:care@jiopaymentsbank.com)**.

This Policy should be read in conjunction with Terms & Conditions/agreement applicable for availing Banks services accepted by you Registration or usage of the Bank Services implies your express consent and agreement to this Policy. This Policy is subject to modification based on changes in the business, legal and regulatory requirements and will be updated online time to time. You are encouraged to periodically visit this page to review the policy and any changes.