

CUSTOMER CONSENT

I hereby acknowledge and consent to the following terms regarding the processing of my personal data by ESAF SMALL FINANCE BANK for the purpose of availing various products and services:

1. I understand that ESAF SMALL FINANCE BANK may share my personal information with affiliated service providers solely for the specific purposes as mentioned below:
 - Contacting me for confirmation of my registration on the Website/App
 - Managing relationships with me and communicating with me
 - Keeping records of communications
 - Offering relevant products to me
 - Sharing information, except passwords, medical records, and biometric information, with identified third parties.
 - Customizing my experience with ESAF SMALL FINANCE BANK and affiliated third parties
 - Improving the Website/App and products
 - Protecting the Bank, customers, or websites
 - Sending promotional offers and new feature updates
 - Analyzing the use of the Website/App
 - Enabling and monitoring the use of the Website/App
 - Operating the Website/App and ensuring its security
 - Maintaining backups of databases
 - Any other lawful purposes permitted by law
2. I consent to the sharing of my personal information, including but not limited to contact details, employment information, financial details, and any other information provided by me, with affiliated service providers for the purposes mentioned above.
3. I understand that my personal information will be securely shared and used by affiliated service providers only for the purposes specified above, and that they will adhere to strict confidentiality and data protection standards in line with the Data Protection and Data Privacy Act 2023.
4. I acknowledge that I have the option to refuse or withdraw consent to share my personal information at any time, understanding that refusal may impact the processing of my applications for products and services.
5. I have been provided with clear information regarding the implications of sharing my personal data, including potential risks to my privacy and security, and understand that all parties involved will adhere to relevant data protection laws.
6. I acknowledge that ESAF SMALL FINANCE BANK may share my personal data with, and obtain personal data about me from within the ESAF Group, credit reference agencies, Indian regulatory agencies, or fraud prevention agencies for the purposes of verifying my identity, making credit decisions, and preventing fraud and money laundering.
7. I acknowledge that ESAF SMALL FINANCE BANK may use my personal information for internal purposes such as customer analytics, risk management, and legal compliance, and that my data will be handled in accordance with applicable laws and regulations.

8. I understand that I have the right to access, correct, or delete my personal information in accordance with the Data Protection and Data Privacy Act 2023, and I can exercise these rights by contacting ESAF SMALL FINANCE BANK directly.
9. I understand and agree that neither ESAF SMALL FINANCE BANK nor affiliated service providers shall be liable for any inaccuracies in the information provided by me or for any consequences thereof.
10. I acknowledge that neither ESAF SMALL FINANCE BANK nor affiliated service providers shall be liable for any data breaches beyond their control, and that they will promptly notify me in the event of any unauthorized access to my personal information in accordance with the Data Protection and Data Privacy Act 2023.
11. I agree to promptly inform ESAF SMALL FINANCE BANK of any changes to my personal information, ensuring that my records are accurate and up to date.
12. I understand that ESAF SMALL FINANCE BANK will take all necessary measures to safeguard the security and confidentiality of my personal information, including implementing technical and organizational security measures in compliance with the Data Protection and Data Privacy Act 2023.
13. I consent to receive communication from ESAF SMALL FINANCE BANK regarding my applications, account updates, and promotional offers via email, SMS, or other electronic means, unless I opt out of such communication.
14. I voluntarily give consent to consume my personal data for processing my credit card offered by ESAF SMALL FINANCE BANK.
15. I authorize ESAF SMALL FINANCE BANK to exchange, share, and part with all information related to my details and transaction history with affiliates, banks, financial institutions, credit bureaus, agencies, and participants in any telecommunication or electronic clearing network for purposes required by law, customary practice, credit reporting, statistical analysis, credit scoring, verification, risk management, or any other lawful purposes. I shall not hold ESAF SMALL FINANCE BANK liable for the use or disclosure of this information.
16. I acknowledge that ESAF SMALL FINANCE BANK is committed to protecting and securing personal data. In the unlikely event of a data breach, ESAF SMALL FINANCE BANK will take all requisite, appropriate, and reasonable measures to mitigate damages and inform affected Users in compliance with the Data Protection and Data Privacy Act 2023.

The Bank shall reserve the right to change or update this Policy or practice, at any time with reasonable notice to customers on the Bank's website so that customers are always aware of the information which is collected, for what purpose the Bank uses it, and under what circumstances, if any, Bank may disclose it.

By virtue of this privacy policy, I assent to collection, use, transfer, disclosure, retention and other processing of my personal information, including sensitive personal information, as described in this Policy.

By using any of ESAF Bank's products or services, I agree to the terms set forth above. This consent is valid as long as I use any services ESAF Small Finance Bank.