

## **STATE BANK OF INDIA, JAPAN PRIVACY POLICY**

At State Bank of India Tokyo and Osaka Branches in Japan we are dedicated to protecting your privacy and safeguarding your personal, business, and financial information. In fact, it is one of our highest priorities and remains the cornerstone of our commitment to you. Whenever you choose to provide information to us, we use strict security safeguards to ensure that your personal and financial information is protected. We observe the relevant laws and ordinances as well as other standards relating to customers' personal information, conform to the various regulations, etc. of the Bank that relate to personal data protection, and make every effort to conduct appropriate management and maintain accuracy and confidentiality.

### **PROTECTING YOUR PRIVACY MEANS:**

- your information and the business you do with us is kept in strict confidence
- your information is not sold
- we do not obtain, use, and give out information about you without your consent.
- you have access to the information we have about you
- we respect your privacy when we market our products and services.

When you first become a customer of State Bank of India (Tokyo/Osaka branch) and whenever you apply for more products and services, besides your name, address and telephone number, we need additional information

- to establish your identity
- to protect you and us from error and fraud
- understand your needs and eligibility for products and services
- recommend particular products and services to meet your needs
- provide ongoing service
- comply with legal requirements when opening an interest bearing or investment account.

Certain information, such as driver's license/ Alien Registration Card although convenient for identification, is voluntary. It is up to you whether you want to provide this or some other suitable identification, subject to any legal requirements. We collect, use and disclose personal information only for purposes that a reasonable person would consider appropriate in the circumstances.

We obtain your consent before

- we check your employment
- obtain a credit report
- disclose to other persons, information about you unless we are obliged to do so by law or to protect our interests
- use your information in any way we didn't tell you about previously.

### **Digital Privacy Practices**

The Digital Privacy Practices explain how we may collect information from you online when you visit our Web site.

The State Bank of India, Tokyo/Osaka branch Privacy Policy explains our collection, use, retention and security of customer information and applies to products and services offered within Japan for consumer (not business) purposes. Online activities of customers, therefore, may be subject to both the Privacy Policy and the Digital Privacy Practices.

The Digital Privacy Practices do not constitute a contract or create legal rights or modify or amend any agreements we have with customers. They are for general guidance, and are subject to change.

### **Information We May Collect**

The most general types of information we collect are the address, name, date of birth, sex, and telephone number of the customer. In addition to these, when you visit our Web site, we may collect information about you in order to service your accounts. Examples include your account balances, payment history and parties to transactions.

## **How We May Use Information**

We may collect information during your Web site visit in order to provide you with offers and information. We may also use the information we collect from you online to contact you via telephone, e-mail or other means regarding offers of products and services that may be of interest to you. This information is used within the scope of the purposes of acquisition and shall only be used as far as necessary for carrying out business and shall not be used for a purpose other than the intended purpose.

We do not provide information collected from our Web site to any companies outside of the State Bank of India family of companies to market their products and services unless you authorize us to do so. Even when you do so, these companies are not allowed to use this information for purposes beyond your specific authorization.

In the following situations, however, we are required to provide the information we collect about you to third parties outside of the State Bank of India family of companies, including financial and non financial companies, as permitted by law:

- Where the customer has consented and/or
- Where it is judged as being necessary under a law or ordinance and/or
- Where it is considered as being necessary for the interests of the customer or community and/or
- Where the Bank introduces a financial product or service thought to be of great interest to the customer and/or
- Where the personal information is to be entrusted with a third party for the purpose of outsourcing operations and/or  
(In this situation, the said third party is investigated, the necessary contracts are concluded, and other measures required under the laws and ordinances are taken.)
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of Bank's business and/or
- To protect against fraud, money laundering and other risks.

In addition, we may provide all the information we collect about you to our service providers. These may include statement, billing, and telephone service companies, companies that help us perform marketing services (including the marketing of the products and services of the State Bank of India family of companies and the products and services of companies outside of the State Bank of India family of companies), as well as insurers and attorneys.

### **Information Storage and Management**

We may store the information collected during your Web site visit in an electronic database. We use security measures to protect against the loss, misuse and alteration of data stored in our systems. Appropriate measures are constantly taken so that customer information can be kept accurate and up-to-date. In addition, to prevent the loss, destruction, falsification, and leaking, etc. of the personal information of customers, we take appropriate information security measures such as measures against unauthorized access and computer virus countermeasures.

In addition, we also ensure that any company handling the personal data of customers, etc. on consignment from the Bank also enforces rigorous management.

### **Third-Party Web Sites**

Our Web sites may contain links to third-party sites that you may find useful. These third-party sites may have their own privacy policies. You should review the privacy policy of any Web site before you provide personal or confidential information.

### **Modifications**

The above policy guidelines with regard to Privacy and handling of Personal Information of customers may be modified as a result of amendments to the laws of Japan and other reasons. In that case, a notice will be displayed at locations such as office information desks/Web site.