

Consent and Undertaking for IDBI Bank Credit Card/ Co-branded Credit Card (“Credit Card”)

NOTICE FOR FETCHING AND PROCESSING PERSONAL DATA

Individual(s) and their lawful guardian(s) / legal guardian(s) applying for IDBI Bank Ltd. (‘Bank’) credit card (‘Applicant’) are hereby informed that

(I) the information/ personal data pertaining to the Applicant contained in any or all of the following (i) Aadhaar card (ii) PAN card (iii) Driving License (iv) Voter’s Identity Card (v) Passport (vi) NREGA job card (vii) Utility bills (viii) Property or Municipal tax receipt (ix) Family pension / Pension orders (x) Letter for allotment of accommodation issued from employer (xi) Employment proof document (xii) Income proof document (xiii) Bank Account statements (xiv) Professional identity (xv) GST Certificate / Registration Certificate (xvi) Credit history and information reports (xvii) NOC (xviii) Academic documents (xix) Income-tax forms/ documents (xx) signature in both physical and electronic forms (xxi) Central Know Your Customer Registry (CKYC) identifier number and all other information provided by the Applicant in the Credit Card Application Form (collectively referred as ‘personal data/ information’), will be fetched and used by the Bank or any third party engaged to provide any service in connection with operation of the Card Account and/or marketing of various services for amongst others following informed purposes (hereinafter collectively called ‘permitted activities’):

- a. Verification of KYC, periodic KYC process and for conducting other due diligence process as per the PML Act, 2002, rules thereunder, other applicable laws and guidelines including RBI guidelines, for establishing/confirming my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identifications as may be required as per applicable laws, in respect of all accounts opened / to be opened with the Bank, facilities and services to be availed from the Bank and for commencing and continuing the relationship with/through the Bank, both present/existing and future.
- b. for disclosure, sharing, reporting and filings to be made with regulatory / legal authorities as sought / required in terms of applicable laws, rules, guidelines issued from regulatory authorities;
- c. enabling my account(s) for Aadhaar Enabled Payment Services (AEPS);
- d. producing records and logs of the consent, Aadhaar related Information or of authentication, identification, verification, etc. for evidentiary purposes including before a court of law, any authority or in arbitration.
- e. compliance of regulatory requirements;
- f. conducting assessment, scrutiny or appraisal of your application for credit card and / or other loan applied by you/offered to you;
- g. for uploading and sharing the same with Central KYC Registry, National e-Governance Services Limited, Credit Information Companies, companies co-branding the Credit Cards, Information Utilities and other Registries / authorities/agencies authorized or empowered to obtain, collect and preserve the information from the Banks under the applicable laws and guidelines;

- II The Applicant can withdraw his/her/their consent for collection and processing of personal data / information at any time and also as required / provided under applicable laws including Information Technology Act, 2000 and the rules and regulations framed thereunder, as amended from time to time and laws, if any to be passed and notified by the Government of India (including Digital Personal Data Protection Act, 2023). However, any personal data/information provided/furnished from the customer to the Bank for the permitted activities till withdrawal of consent by the customer shall be treated as final and binding on the customer and all services commenced /effected / completed / carried out/ in process by the Bank based on the consent made from the customer upto the withdrawal made from the customer shall be valid, effective and continuing till closure of relationship with the Bank is requested from the customer to the Bank and accepted by the Bank / till services provided from the Bank is terminated by virtue of act of parties or by way of operation of law.
- III The withdrawal of consent shall be made in express and clear terms to enable the Bank to take requisite action as required to be made in relation to the permitted activities.
- IV Submission of Aadhaar is not mandatory and there are alternative options available for verification of KYC and also for establishing identity, which includes submission of KYC documents in physical/offline form of Officially Valid Documents other than Aadhaar and the Applicant has been given all options by the Bank.

IDBI Bank is strongly committed to protecting the privacy of your information and has taken all necessary and reasonable measures to protect the confidentiality of your information and its transmission and therefore, Bank shall not be held liable for disclosure of the confidential information when in accordance with its privacy Commitment or in terms of the applicable laws.

CONSENT FORM

I am a major person and a resident Indian/ foreign national working in India and interested in availing un-branded / co-branded Credit Card ('Credit Card') facility and other loan facilities provided by IDBI Bank Ltd ('Bank') and after having understood the nature and purpose for which my personal data/ information is required by the Bank, I am executing this 'Consent Form' on my own volition to declare, confirm and grant my free and unconditional consent to the Bank to obtain, access capture, download and upload my personal data/ information pertaining to me contained in any or all of the following (i) Aadhaar card (ii) PAN card (iii) Driving License (iv) Voter's Identity Card (v) Passport (vi) NREGA job card (vii) Utility bills (viii) Property or Municipal tax receipt (ix) Family pension / Pension orders (x) Letter for allotment of accommodation issued from employer (xi) Employment proof document (xii) Income proof document (xiii) Bank Account statements (xiv) Professional identity (xv) GST Certificate / Registration Certificate (xvi) Credit history and information reports (xvii) NOC (xviii) Academic documents (xix) Income-tax forms/ documents (xx) signature in both physical and electronic forms (xxi) Central Know Your Customer Registry (CKYC) identifier number and all other information provided by me in the Credit Card Application Form (collectively referred as 'personal data/ information'), and which need to be fetched and used by the Bank or any third party engaged to provide any service in connection with operation of the Card Account and/or marketing of various services for various purposes mentioned in above said notice in respect of Credit Card applied/Loan facilities requested by me.

For this purpose, during the digital on-boarding journey of Credit Card application I agree that I may be required to record my consent / provide instructions electronically while final submission of the application form and in all such cases I understand that by clicking on the "I Accept" button the box below, I am providing "written instructions" to

the Bank thereby authorizing the Bank to obtain, capture, access, download and upload my Personal Data/ Information. Further in all such cases by checking this box and clicking on the 'Authorize' button, I convey my acceptance and do hereby agree to the terms and conditions and privacy policy of Bank. I hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers and/or agents, whether in automated manner or otherwise), to do and undertake any of the following, in relation to my Credit Card application details including Credit Card type/variant, (i) personal data/Information and sensitive information personal data or information including those mentioned in Notice above, (ii) information and data relating to my service requests in relation to the Credit Card application (iii) details of queries/complaints raised by me, (iv) add on card application details, (v) cross sell related data, (vi) Credit Card benefits, (vii) Credit Card limit details, (viii) offers on the Credit Card, (ix) portfolio data in relation to the Credit Card/ customer behaviour data, (x) fee related data,(xi) lead management and milestone benefits in relation to my Credit Card, and (xii) information, papers and data relating to Know Your Customer (KYC), credit information and (xiii) any other information whether about me or not, as may be deemed relevant by the Bank for its purposes (collectively, (i) to (xiii) are called as "Information"):

- a. I authorize the Bank to collect the Information from me and other physical or online sources such as my Credit Card application, as well as accessing the same from other Banks, information utilities, websites, data bases, Credit Information companies, UIDAI, NSDL, GST and other online platforms (whether public or not);
- b. I authorize the Bank to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases and to act for and on my behalf for such accessing, obtaining, extracting, collecting or verifying of the Information;
- c. I authorize the Bank to process the Information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;
- d. I authorize the Bank to store the Information for such period as may be required for Credit Card / as per contract or in terms of law or for the Bank's evidentiary claims purposes, whichever is longer;
- e. I authorize the Bank to collect, subject to applicable law and RBI circulars and guidelines, the applicable relevant Information from the Co-branded Entities and/or the Rewards Program Entities and from any of their respective affiliates and/or group entities and/or the entities offering products/services on the online platform/ app of the Co-branded Entities (collectively "Platform");
- f. I authorize the Bank to share and disclose the Information with the Bank's service providers, consultants, information utilities, Co-branded Entities and/or the Rewards Program Entities and with any of their respective affiliates and/or group entities and/or the entities offering products/services, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial, and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per this consent; and
- g. I authorize the Bank to access authorized Credit Information Companies ("CIC"), apply for or require, collect, obtain, receive the credit information report and credit score, aggregate scores, inferences, references and other requisite details (together referred as "credit information") from CIC as my lawful and duly authorized/ appointed agent, for appraisal of my credit card and from time to time for so long as I have an active credit card with the Bank and utilize / use the credit information so collected from the CICs in the manner for the purpose and in accordance with terms and conditions provided under my Application for Credit Card.

- h. I authorize the Bank to do appraisal of my loan application inter alia, based on my credit score and credit information report maintained by various CICs. Accordingly, the information provided/ displayed to me from CICs is on “As Is” and “As Available” basis. I accept that Bank does not have any control over my credit score and/or Credit Information Report maintained with CICs, and the same is a statistical analysis of information contained in my credit file as maintained in the system and database of CICs, and the credit information whatever obtained from the CICs shall be relied upon by the Bank as true and correct information pertaining to my credit history.
- i. I authorize the Bank to present an overview of credit score and credit information report obtained from the CICs;
- j. I authorize the Bank to enable it to know the information accessed by the Banks and credit institutions while considering the request for fresh credit facilities;
- k. I authorize the Bank to enable the Bank to know my credit score and details of my credit information report for appraisal of my loan application and take suitable decision based on said credit information, so that I can rectify error on my credit information , if any;
- l. I authorize the Bank to suggest actions that I could take for improving and/ or maintaining my credit score and confirm my eligibility for availing credit from banks or other credit lending institutions;
- m. I authorize the Bank to assist me in taking actions which may be required from my end to enhance/improve my credit score in the long run .;
- n. I authorize the Bank to identify and inform me with tailored/ personalized offers for credit products from the Bank and financial institutions that may be suitable to my circumstances.
- o. I authorize the Bank and any other stakeholder agent or representative of the Bank to fetch / read / identify, use, process and store my AADHAR data.
- p. I authorize the Bank to fetch my Aadhaar details which may include, but not limited to, Name, Gender, Date of Birth, Photo, Address, in line with the Applicable Statutes and the Regulations laid down by the Statutory Authorities. I am providing my Aadhaar details voluntarily by myself and/ or any other facilitator appointed by me on my behalf (additionally validated by me via an OTP) to authenticate my identity from Unique Identification Authority of India (“UIDAI”)/ Authentication Service Agency(“ASA”) for Aadhaar based authentication and e-KYC purposes.
- q. I authorize the Bank to share my Aadhaar data that Bank have access to with competent legal/statutory/regulatory agencies/authorities, Nodal Agencies, Ministries, Facilitators or agents or third party service providers of the Bank acting on our behalf (as the case may be) in following purposes:
- Verification of particulars of customers or beneficiaries applying for credit card
 - Verification and Pre- filling of the beneficiaries’ data for processing applications
 - To receive while I access Website / Portal of IDBI Bank i) my Bank statements uploaded by me manually or fetched from Internet Banking using login credentials through your agents/Service Providers or Account Aggregators; (ii) my details for verification of my bank account through penny drop mechanism (if applicable) (iii) my Bureau or Credit Information Report fetched from Credit Information Companies (CIC) (iv) my Income Tax return uploaded by me manually or fetched from Income Tax portal using my login credentials.

- To obtain personal information provided by me for the preparation and execution of the digital agreement/contract and e-Signature, post appropriate authentication as well as for the payment of applicable stamp duty, as may be determined by state laws and/ the Bank and in conformity with the privacy policy and terms and conditions of the Bank stated in Credit Card Application/ sanction terms/loan documents.
- r. I authorize the Bank to share my personal KYC details with central KYC Registry. I hereby consent to receive information from central KYC registry through SMS/E-mail on the phone number/email address as mentioned in the application form.
- s. I authorize the Bank and/agents/or its associates/subsidiaries/affiliates to verify from, and disclose to, any information pertaining to me /my office/residence and/or contact my family members and/or my Employer/Banker/Credit Bureau/CIBIL/RBI/UIDAI/NSDL/GST and/or any third party as they deem necessary and/or to do any such verification as they deem necessary.
- t. I authorize the Bank to call me on any contact information submitted to the Bank even in case my Credit Card application is dropped or incomplete. I expressly provide my consent to the Bank and its representatives to use my contact information submitted to the Bank for communicating with me through SMS, WhatsApp messages or any other medium to provide information regarding my application/Credit Card, other information or services and/or marketing offers. This consent overrides any registration National Do Not Call (NDNC) Registry.
- u. I expressly authorize the Bank and/or its affiliates for using the Information and for cross-selling to me their various products and services from time to time. I expressly agree to and subject me to the automated processing, automated profiling, and the automated decision making by or on behalf of the Bank.
- v. I authorize the Bank and / or any of its agents or representative to record specific conversations between me/my representative and the Bank's representative, in case of grievance-related conversations or credit card application related conversations or any other conversation that the Bank may deem fit, at its own discretion.

I agree that these Terms shall be governed by laws of India and the courts of Mumbai shall have the exclusive jurisdiction regarding any disputes arising in connection thereof. I understand that my Aadhaar number is stored securely in Aadhaar Data Vault as per Regulatory/UIDAI guidelines.

I understand that I have an option to provide my Aadhaar details through Virtual ID number or by manual upload of your Aadhaar Card. Also, I understand that I have an option to verify my identity details by submission of Voter ID. I understand the end purpose of these verification and analysis is to determine my eligibility for the Credit Card / other loan facilities applied by me through this Portal

All or any of the aforesaid may be exercised by the Bank for the purposes of processing my application for the Credit Card, credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products and for other legitimate purposes and for any lawful purposes.

For the purpose herein, I confirm that the document is deemed to be electronically signed if it has been encrypted/authenticated using an electronic method OR by using any other method/technique recognized/envisaged as a valid method of encryption/authentication under the provisions of the Information

Technology Act 2000. I hereby give my consent and specifically confirm that the online consent form submitted by me to IDBI Bank shall be valid, effective and legally enforceable against me even though it is not electronically signed by me.

I understand that the Aadhaar number and core biometrics will not be stored/shared except as per law. I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Bank or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.

I understand that the information shared by UIDAI will be used for the purpose mentioned above and/or as per requirements of law. The security, confidentiality, use and retention of your personal identity information provided for the above purpose shall at all times be maintained as required under the various applicable Law(s) and in accordance with the privacy policy & terms and conditions of the portal.

UNDERTAKING

In respect of my application for availing Credit Card from the Bank, I undertake, understand and agree to the following:

- a. I undertake not to sue or otherwise make or present any demand or claim of any nature against the Bank on those agreed above and herein, and I unconditionally and entirely release, waive and forever discharge the Bank, its officers, directors, employees, agents, licensees, affiliates, successors and assigns, jointly and individually, from any and all manner of liabilities, claims, demands, losses, claims, suits, costs and expenses (including court costs and reasonable attorney fees)("Losses"), whatsoever, in law or equity, whether known or unknown, which I ever had, now have, or in the future may have against the Bank and CIC with respect to the submission/release /sharing of my Consumer Credit Information to the Bank.
- b. I undertake to accept and comply with all applicable laws, directions, guidelines and rules including but not limited to Laws on credit information, pertaining to any acts or omission related to my credit score and credit information reports.
- c. I undertake to indemnify and keep indemnified, at all times, without any demur and protest, defend and hold harmless IDBI Bank and its officers, directors, agents and employees, licensors and suppliers, and any other third party providers of credit information to this Service (CICs), from and against any and all losses, expenses, proceedings, suits, liabilities, fines, penalties, damages and costs, including reasonable attorneys' fees, resulting from my violation of any terms and conditions agreed herein or the applicable laws.
- d. I undertake not to make Bank liable to me or any party for any loss/ damages of any kind, including but not limited to direct, indirect, special or consequential damages, whether monetary or other, arising out of the credit information applied or obtained or shared from CICs or use or inability to use the Credit information, whether in an action of contract, negligence or other action.
- e. I understand that the security, confidentiality, use and retention of my personal information provided shall at all times be maintained as required under the various applicable law(s) and in accordance with the privacy policy & terms and conditions of the Bank stated in credit card agreement/Most Important Terms and Conditions/ Application Form. I shall not therefore, hold Bank liable for any use, disclosure or sharing of the personal

information which is in accordance with the applicable laws, privacy policy of the Bank, Credit Card Application and the loan documents executed by me with/in favour of the Bank

- f. I acknowledge and agree that my request for linkage of my Aadhar Card with the IDBI Bank Credit Card is subject to validation with the concerned authorities and the discretion of IDBI Bank. I hereby consent to have my IDBI Bank Credit Card auto registered on GoMobile+ App.
- g. I accept that the information provided in the online application form will be considered in the same lines as a physical application form for any future reference.
- h. I agree that I have voluntarily opted for Aadhaar OVDKYC or e-KYC or offline verification, and submit to the Bank my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, "Aadhaar related Information").
- i. I acknowledge that the digital copies of Most Important Terms and Conditions (MITC), Card member Agreement and Consent and Undertaking on the following weblink: <https://www.idbibank.in/credit-card.aspx> and I am aware and agree and give my explicit consent to the Bank that if my credit card / loan application is approved by the Bank, physical copies of aforesaid may not be sent by the Bank as part of the physical Welcome Kits. In case I wish to receive the physical copy of one or more of these documents, I am aware and agree that I shall raise specific request for the same with IDBI Bank Customer Care
- j. I agree and undertake that the Information whatever obtained/collected / to be obtained or to be collected from various authorities / agencies are true, authentic and reliable and in case any of the information submitted by me is found to be false or misleading or misrepresenting, I am aware that I may be held liable for it as per Applicable Law and as per the contracts/application executed/ issued by me to the Bank. I agree that IDBI Bank is entitled in its absolute discretion to accept or reject this application and I am bound to maintain my account in good credit standing and I am agreeable to be charged my card fee and other charges as applicable to the Credit card of the Bank.