

CITY UNION BANK LTD

Administrative Office, Kumbakonam



Website Privacy Notice

Version 1.0

This document has to be read in line with Data Privacy Policy of the Bank
Approved by the Board on 28.07.2026

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1. Introduction

City Union Bank, hereinafter referred to "CUB" or "Bank" and the customers, employees, vendors, and other individuals who provide their Personal Data to the Bank either in digital format or physical form which is then converted to digital hereinafter referred to "Data Principal".

This Website Privacy Notice is to demonstrate commitment to maintain privacy of Data Principal by safeguarding the Personal Data, either owned, managed, or processed by the Bank.

The Bank hereby request the Data Principal those who either utilize the service from the Bank or rendering the service to the Bank to read this statement and any privacy statement we may provide on specific occasions at the time of collection or processing of the personal data.

The Bank recognizes the expectations of the Data Principal with regard to privacy, confidentiality and security of the personal data that resides within the Bank. The Bank commits its responsibility for using it solely for activities related to the bank service and on any other purpose only after obtained explicit consent for the same.

2. Applicability

This Privacy notice applies to all Data Principal whose information is shared with the Bank in connection with the banking product and services.

Please note that the website / internet / mobile banking and digital platform of the Bank enable access to the Data Principal to other websites through redirection, embedded links, etc., on which the Bank has not controls. The Bank is not responsible for the content and the privacy practices of such other websites. Through the redirections, embedded links, etc., from the Bank website are made only on consent from the data principal, the Bank does not owe any responsibility for the privacy practices of such third-party websites accessed by the data principal.

3. Objective

This Privacy Notice is intended to inform Data Principals on how Bank collects, uses, stores, and transfer personal data through our website when relying on Bank's services.

This Privacy Notice shall primarily help you understand:

- The nature of the personal data that the Bank collects from the data principal;
- The sources from which the personal data is collected (In cases where personal data is not directly collected from the data principal).
- Mode of collection of personal data.
- The purpose of collecting the personal data.
- The way the personal data is stored, used, and processed.
- The data principal's rights.
- Disclosure of the personal data
- Security, safeguards in place to protect the personal data.
- Grievance Redressal on any concerns over the personal data processing by the Bank

4. Collection of Personal Data

When the data principal visits Bank website, the Bank collects the following categories of personal data

- User Information (Name, date of birth, gender, marital status, photograph, email address, phone number, postal address, nationality, domicile, etc.)
- Identity Information (PAN, Aadhaar, passport details, Voter ID, or other identification documents as permitted under law)
- Financial Information (Customer ID, account numbers, transaction details, credit/debit card information,)
- Credentials (username, signature, password, bio-metric data, etc.)
- User Device Information (e.g., IP address, browser type, device identifiers, website activity logs, etc.)
- Demographic information
- Other Information that are provided voluntarily or other information collected under applicable laws

5. Mode of collection

Bank collects the Personal Data through

- Bank's corporate Website
- Internet and Mobile Banking
- Digital applications / platforms
- Customer Care call centre

6. Personal Data of Children or Person with Disability

The Bank may collect and process the personal data of children. Similarly, the Bank may collect the personal data of person with disability. Before processing the personal data, the Bank obtains explicit verifiable consent from the parent or lawful guardian of the children or such person with disability. The verifiable consent is obtained from Parent / Guardian. If such data is collected without verifiable consent then the same may not be considered by the Bank and record.

7. Cookies

Cookies are text files containing small amounts of information, which the computer or mobile device downloads when websites, mobile apps, and emails are used in order to provide a personalized browsing experience. The Bank's digital platforms may use various third party services to promote Bank's products and services, which may also be downloaded to the device of the Data Principal. To enable the browser to store specific information, the Bank may use permanent as well as temporary cookies. The Data Principal can always choose to disable cookies by going into the settings of the browser. For more details in this regard, please refer the Bank's Cookie Policy.

8. Automated Decision Making

Automatic decision making system is in place to response the queries raised by the data principal on sharing verifiable data, which may converse with the Data Principal for their queries or other services but not limited to customer service, credit underwriting, loan recovery, etc., by collecting personal data. This means that the data of Data Principal may be processed using automated software that is able to evaluate personal aspects and respond

over call or text message or predicts analytic data to the Bank for making decision on credit worthiness, financial status, or otherwise. Where such processing produces results that significantly harm the data principal, then data principal may request manual review of that decision by contacting Bank branches for suitable remediation.

9. Purpose of Collection and Processing Personal Data

Bank shall use the personal data of the data principal for

- Provide you with banking products and services
- Open, manage the accounts
- Process transactions and payment
- Authentication services on payments and confirmations
- Sending transaction / service relating details / communications
- Bank business and marketing on products and services
- Use of our Website, Platforms and Online Services (Including mobile or web applications) and visiting our branches or offices.
- Security, Business Continuity and Risk Management
- Credit assessment / creditworthiness through any credit information companies, bureaus, fin-tech entities or service providers engaged by the Bank
- Communicating the product details and features
- Communication relating to legal and regulatory obligations
- Sending communication related to business continuity, security awareness, etc

The Bank process the personal data of the Data Principal on

- Obtaining the explicit consent, wherever required
- Legitimate interest, such as fraud prevention, service improvement
- Performance of contract as per Banking Service with the Data Principal
- Compliance with legal, statutory and regulatory obligations

The Bank shall ensure that the personal data of the data principal stored in secured way in the system or with third party service provider having lawful agreement. The data shall be used or processed on the performance obligation agreed with the data principal.

10. Rights Available to Data Principal

Under the DPDPA, The Data Principal have the following rights on their personal data:

- Right to Access;
- Right to Correct & erase;
- Right to nominate;
- Right to withdraw;
- Right to Grievance Redressal.

11. Personal Data Sharing and Disclosure

The Bank may share Personal Data in accordance with applicable laws and for the purposes mentioned in the following cases

- As required by applicable law under legal, statutory, regulatory, administrative, supervisory, judicial, tribunal, exchange body, tax authorities or law enforcement bodies
- With third parties under agreement for credit assessment, verification, risk analysis, due diligence, and fraud detection.
- Any person or entity (and their affiliates, agents, or service providers) with whom the Bank has contractual arrangements and who process data on behalf of the Bank or for related purposes to service
- Third-party service providers under agreements , such as telemarketing and direct sales agents and call centres
- Entities with whom the Bank has tie-ups under agreements for co-branded services, benefits, rewards, or offers

All such agreements require processors to process data as per the documented instructions, implement security safeguards equivalent to Bank's standards, and assists us in meeting data principal rights.

12. Security

- The Bank is committed to safeguarding customer data and ensuring transparent, lawful, and secure handling of all personal and financial information of the Data Principal.

- The Bank Party shall implement and maintain appropriate technical and organizational security measures to protect personal and sensitive data against unauthorized or unlawful processing and against accidental loss, destruction, or damage, or disclosure / compromise of such data to outsiders either intentionally or unintentionally or by any means,
- The Bank adhere the data privacy, data sovereignty in accordance with applicable regulatory guidelines including Digital Personal Data Protection Act, 2023 (“DPDPA”) and any rules, notifications, or guidelines issued thereunder from time to time

13. Retention of the Personal Data

The Bank shall keep the personal data in the Bank’s systems or with third parties having arrangements as per Bank’s internal policy aligned with extend guidelines of the regulators. Bank shall retain such data even beyond such retention period as set-out in the internal policy:

- as required to comply with any legal and regulatory obligations to which they are subject, or
- for establishment, exercise or defence of legal claims, or
- in accordance with specific consents from the data principal

Otherwise, the information pertaining to data principal shall be deleted or anonymized when the Bank no longer has a legitimate business needs to process or store the personal data

14. Grievance Redressal

- Any concerns or grievances relating on handling personal data or the exercise of data protection rights under applicable data privacy laws shall be addressed promptly by the Bank’s Data Protection Officer (DPO).
- To raise concerns over the data privacy and personally identifiable information handled by the Bank, the Data Principal may contact dpo@cityunionbank.in. The contact details of DPO is published on the Bank’s website.
- The customer may also visit to Bank’s website www.cityunionbank.bank.in and raise grievance / complaint in Customer Grievance portal.

15. Notification of Changes

- The Bank reserves the right to amend, modify, or delete any of the content of this Privacy Policy, at Bank's discretion from time to time, based on the internal policy of the Bank and regulatory requirements and will be effective from the date of publication.
- The Data Principal may refer such changes from the Bank's Website on any update