



भारत सरकार का उपक्रम A Government of India Undertaking



PRIVACY STATEMENT

DIFC Branch, Dubai

Dubai International Financial Centre, Gate Village 10, Level II,
Unit 208-210, PO Box 507255, Dubai, United Arab Emirates
Tel: +971 4388 7200 Fax: +971 4388 7300
www.unionbankofindia.co.in
Regulated by Dubai Financial Services Authority (DFSA)

Privacy Statement

Union Bank of India respects the privacy of its customers and is committed to keeping customers' personal information and other data confidential and secure.

Basic Rules

Union Bank of India, Dubai Branch and the members of the UBI Group (the "Bank") understand how important it is to protect our customers' personal information. Therefore, the Bank is committed to keeping any personal information customers provide to the Bank through its official website confidential.

Union Bank of India, Dubai Branch is registered in the Dubai International Financial Centre (DIFC) and authorized and regulated by the Dubai Financial Services Authority (DFSA).

Customers are responsible for complying with the relevant laws of the jurisdiction in which they are located when accessing the Bank's services.

Before using the Bank's Services, customers must understand and agree:

- i. from time to time, the Bank may disclose customers' personal information to governmental bodies and authorities (I.e., Dubai Financial Services Authority) upon their request;
- ii. customers' information may be transferred to Union Bank of India ("The Head Office") and other relevant authorized service providers which are registered and/or incorporated in India during back-office processing procedures; and
- iii. that the Bank is authorized to disclose customers' information to any other external organizations only if customers have previously signed a consent letter with the Bank.

The release of this Privacy Policy confirms that the Bank agrees to protect its customers' personal information by complying with the DIFC Data Protection Law and other relevant rules and regulations of the DIFC and DFSA.

Collection of Individual and Corporation Details:

From time to time, the Bank may receive customers' personal information via the various channels through which customers communicate with us, including:

- i. application forms and other relevant forms customers submit to us (i.e., customers' name, customers' contact details);
- ii. transactions customers make through customers' bank account(s) with us (i.e., L/C Issuance/Account Enquiry/Money transfer, etc.);
- iii. verification of the validity and accuracy of customers' personal and/or relevant corporate details by any third party; and

Types of Collected Personal Information:

The personal (corporate) information the Bank may receive from customers may include, but is not limited to: name, address, contact details, date of birth, I.D. card and/or passport number, place and date of issue of identification document(s), nationality, company (s) owned, annual income, occupation details, financial statements, personal assets and/or investment and/or holding loans, as well as any of personal (corporate) information which is available to the public.

We obtain most of information directly from our customers through applications or other forms, and from maintaining records of information provided in the course of ongoing customer service. We may also obtain information from various other sources such as credit information or identity checks.

The Bank may ask for other information voluntarily from time to time to enable it to improve its service or consider the wider needs of its customers or potential customers. If customers choose not to provide the information the Bank needs to process customers' requests for a specific products or services, the Bank may not be able to provide customers with those requested products or services.

Protection of Customers' Personal Data

The bank maintains strict security standards and procedures for the purpose of protecting customers' personal data. When accessing the Bank's Services, customers must go through verification and authorization process to confirm each user's identity through our KYC Process.

No data transmission over the Internet can be guaranteed as secure. If a customer's browser is appropriately configured it should tell the customer whether the information the customer is sending will be secure (generally by displaying an icon such as a padlock). The combination of a secure browser at the customer's end and the Bank's security measures provide customers with the best security currently available.

Once the Bank receives a customer's information, the Bank will take all reasonable steps to protect that information.

If the Bank no longer needs a customer's information, the Bank will destroy or de-identify it.

Your Rights and Choices

Access to and Correction of Your Personal Information

You have the right to access information held about you. Your right of access can be exercised in accordance with DIFC and other applicable laws. Any access request generally comes at no cost to you, but may, where permissible, be subject to a fee to meet any extraordinary administrative costs in providing you with details of the information we hold about you.

When you contact us about a potential Personal Data error, we will endeavor to confirm or verify the information in question, then correct verified inaccuracies and respond to the original inquiry. We will endeavor to send a correction notice to businesses or others whom we know to have received the inaccurate data, where required and / or appropriate. However, some third parties and third party sites may continue to process inaccurate data about you until their databases and display of data are refreshed in accordance with their update schedules, or until you contact them personally to ensure the correction is made in their own files.

You may also request that we restrict, erase or otherwise process your Personal Data in line with the relevant articles providing for such rights set out in the DP Law.

Liabilities of the Bank

The Bank is not liable for any potential loss or damages under the following conditions:

- Natural disaster, war, terrorist attack, interruption of electric power, fire, water, etc. which is beyond the Bank's control.
- Disclosure, misuse, lending/delegation to any third party, transfer of the OTP Token/security password and/or user password by the customer.

- Telecommunication problem(s) which are beyond the Bank's control.
- Functionality problems with customers' electronic devices.
- Misuse of the Bank's services.
- Any other circumstances which are beyond the Bank's control.

Our Bank's Customers

In addition to this privacy policy, our customers must also accept and be bound by any other relevant banking policies that are issued by the Bank. Such policies may be released to our customers either by mail and/or any other electronic methods.

Copyright

All materials covered in this website may not be copied in part or in full or used for any public and/or commercial purposes without the Bank's prior written consent.

Contact Channel in-related to data protection and policy

If customers want access to data, correction of data or for information regarding our data protection policy and kinds of data held, they are welcome to address such inquiries to:

The Data Protection Officer Union Bank of India, Dubai Branch (Address, contact details, email ID)

Governing Law

This notice is prepared and maintained by Union Bank of India, Dubai Branch, and is governed by the laws of DIFC. From time to time, information and/or services may be amended in accordance to upcoming changes of the governing law.

Amendments and Changes

Customers must agree that the Bank may amend and/or change this privacy policy and other relevant policies in relation to customers' bank accounts from time to time. All updated policies will be uploaded at e-channels or informed by mail.

Review of this Policy

We keep this policy under regular review. This policy was last updated in October 2020.

Contact Us

If you have any questions, comments and requests related to this Policy, or if you have any complaints related to how UBI processes your personal data, please contact the Data Protection Officer at:

Union Bank of India, Unit 208-210, Level II, Gate Village 10, PO Box 507255, Dubai International Financial Centre, Dubai, United Arab Emirates.

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Date: October 6, 2020