

CONSENT

1. In this Consent the following capitalized terms shall have the meanings assigned to them hereunder:

“Data” shall mean all personal data, or information, transactional data, Derivative Data, any other information, etc., in relation to me/us, including the following including in relation to past Products:

- (a) know your customer (KYC)/anti money laundering (AML) data;
- (b) information submitted while making any application or request to the Bank for any Product;
- (c) any transactional data generated during the relationship or as a result of any transaction, statements, entries, logs, in relation thereto;
- (d) any information obtained/received by the Bank from any other source.
- (e) any Derivative Data.

“Derivative Data” shall mean any credit scores, credit information, behavioural projections, profiling, analytical results, reports (prepared by the Bank internally or other persons) including through any algorithms, analytics, software, automations, profiling etc., and whether such derivative is from the information collected from me/us or in combination with any other information sourced from any other person, database or source whether by the Bank or other persons. The process of arriving at and generation of such Derivative Data involving or through any of the above sub-processes/methods, shall be referred to as **“Derivation”**.

“Specified Purposes” shall collectively mean, credit assessment, risk assessment, risk analysis, portfolio sensitivity analysis, obtaining credit information reports, scores, scrubs, fraud checks, fraud detections, fraud prevention, detecting and preventing crime including crime/ terror funding, detecting malpractices or discrepant documents or information, prevention of misuse, assessment of credit worthiness, financial standing, due diligence, background check, physical and other inspections, verifications, obtaining any reports for any of the above, KYC/ AML checks, customer service, monitoring, collections, default detection, default prevention, default investigation, recovery, any legal proceedings, actions, enquiries, investigations, pursuing any remedies, enforcing rights, reporting including credit reporting, KYC reporting, default reporting, filing, perfections etc., whether any of these are undertaken internally or through any Processing Entity.

“Processing” shall mean any operation or set of operations performed on Data, and includes operations such as collection, recording, organisation, structuring, storage, adaptation, retrieval, use, alignment or combination, indexing, sharing, disclosure by transmission, dissemination or otherwise making available, restriction, erasure or destruction and the term **“Process”** and **“Processed”** shall be construed accordingly.

“Processing Entity” shall mean any credit information company(ies), bureau(s), service provider(s), consultant(s), vendor(s), agent(s), fintech entity(ies), co-brand entity(ies)/partner(s), distributor(s), selling/ marketing agent(s), any partner(s), collaborator(s), co-lender(s), co-originator(s), merchant(s), aggregator(s), lead generator(s), sourcing entity(ies), client(s), customer(s) or other person(s) with whom the Bank has any direct or indirect arrangement or tie-up or contract for any products or services, any TPAPs (for whom the Bank acts as PSP bank), or other player(s)/ intermediary(ies) in any ecosystem of which the Bank is a part, and such Processing Entities’ service providers, consultants, vendors, etc.

“Product(s)” shall mean:

- 1) Products, services and/or businesses of the Bank
- 2) Products, services and/or businesses of subsidiaries/ affiliates,
- 4) Where the Bank distribute, refer or act as agent or

5) Where the Bank act as a sponsor bank or a PSP bank etc. in relation to any products or services (including where the initiation of any transaction is not directly with the Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where the account is not with the Bank but it is a PSP bank),

The Products, which have been applied/ requested by or availed by, me (including where the initiation of any transaction is not directly with the Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where my/our account is not with the Bank but the Bank is a PSP bank), shall be referred to as “**Requested Products**”, and the Products (including any future products or services) other than the Requested Products, shall be referred to as “**Other Products**”.

2. I hereby authorize HDFC Bank Limited (“**Bank**” which which expression shall be deemed to include its successors and assigns) to:
 - a. Process with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data, or any part thereof, for any of the Specified Purposes:
 - i. in connection with the Derivation and sharing of any Derivative Data (between Bank and any Processing Entity) in connection with the aforesaid purposes.
 - ii. in connection with contacting, establishing contact, whereabouts, including through email, postal address, telephone, social media, banners on applications/ electronic platforms, notifications, website, premises of third parties/ other persons in connection with the aforesaid purposes.
 - iii. in connection with deploying any analytics, automated processing, algorithms, robotics, profiling, encryptions, coding, anonymizations, etc., for for any of the Specified Purposes or processing activities mentioned from 2 (a)(i) – 2 (a)(iii) above in relation thereto.
 - b. Convey to, display or communicate with, market, sell, cross-sell to me, by the Bank internally or externally, any Products and for such purpose for assessing my credit worthiness or my eligibility through such means as feasible and for such activity sharing the Data with/ receive from third parties, including through or on the Bank’s apps/ platforms, any other channel(s) of the Bank, TPAP, service providers, agents, or otherwise through notifications, emails or other means of communications, whether online or offline or telecommunications, the availability or eligibility or offer, whether in principle or otherwise, of any of the Other Products, and for this purpose all authorisations mentioned in (i) to (iii) of 3 (a) above in relation thereto.
3. I authorize the Processing Entities to Process the Data or any part thereof, for any of the Specified Purposes.
4. For the aforesaid consents, authorizations and purposes covered above, it shall be deemed that I/we have furnished all the Data separately under this consent.
5. I confirm that the Data given and that will be given by me from time to time is accurate, updated, and complete in all respects.
6. The consents given or denied under this document do not limit any other consents obtained or given. If this consent is withdrawn for any Specified Purpose, such withdrawal shall not affect or limit this consent for rest of the Specified Purposes.
7. I acknowledge and confirm that all the Specified Purposes are lawful purposes.
8. I confirm that this consent is being given freely by me/us without any pressure, influence, or coercion from any other person, and that the consent is an informed and unconditional consent.
9. I hereby understand and agree that the Processing of Data is necessary for the Specified Purposes.