

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.



Citibank, N.A. at India

Mobile Privacy Statement and Policy

Effective Date: 1 October 2014

This comprehensive privacy policy ("Privacy Policy") provides the practices and policies of Citibank, N.A. ("Citibank") for handling of or dealing in customer information ("Customer Information"), including Sensitive Personal Data of the Customer (as defined below) that has been lawfully collected by Citibank from its customers ("Customers"). It also provides the type of Sensitive Personal Data collected by Citibank, the purpose of collection and usage of such data, their disclosure norms and the reasonable security practices and procedures adopted by Citibank in this regard. This Privacy Policy is applicable to all Customer Information collected by Citibank. Citibank reserves the right to amend its prevailing Privacy Policy from time to time at its sole discretion and shall place any such amendments here.

Customer Information and Sensitive Personal Data:

- Citibank receives Customer Information from various sources, including Customer application forms, online surveys, contests, promotions, transaction with affiliate or non-affiliated third parties, credit bureaus, employers, etc. Such Customer Information, includes but may not be limited to name, address, date of birth, identification number, telephone number, e-mail, occupation, assets and income, account balances, payment history, account activity, credit worthiness, etc.
- The Customer Information received by Citibank may relate to personal data or information of the Customers consisting of passwords, financial information such as bank account or Credit Card or Debit Card or other payment instrument details, physical, physiological and mental health condition, medical records and history, and any other detail relating to the above as provided to or received by Citibank for providing service and is processed or stored under lawful contract or otherwise. The Customer Information specified in this paragraph 2 is hereinafter referred to as "Sensitive Personal Data". However, any such information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as Sensitive Personal Data.

Purpose of Collecting Customer Information:

- Citibank may collect, store, use, transfer or disclose Customer Information, including Sensitive Personal Data, for any or all of the following purposes:
 - For provision, operation, processing or administration of any services provided to Customers, including responding to Customer requests
 - For data processing, statistical or risk analysis
 - For conducting credit or anti-money laundering cheques and collection of debit and assisting other financial institutions in relation thereto
 - For purposes of credit reporting, verification and risk management, we will exchange Customer Information with reputable reference sources and clearing house services
 - For determining the amount of indebtedness owed by Customers or to them and to ensure ongoing credit worthiness of Customers
 - For designing and marketing financial services or related products or opportunities from Citibank and its affiliates and providing the same to the Customers
 - To meet the disclosure requirements of any law binding on Citibank
 - To enable an actual or proposed assignee of Citibank or transferee of Citibank's rights to evaluate the transaction intended to be the subject of the assignment or transfer

- To manage our business and to offer an enhanced, personalized online experience on our website and third-party websites
 - For all other incidental and associated purposes relating to the provision of services
- Our affiliates are the family of companies controlled by Citigroup Inc. We may share Customer Information with affiliates in several different lines of business, including banking, credit cards, consumer finance, securities and insurance
- Non-affiliated third parties are those not part of the family of companies controlled by Citigroup Inc. We may disclose Customer Information to the following types of non-affiliated third parties:
 - Financial services providers such as companies engaged in banking, Credit Cards, consumer finance, securities and insurance
 - Non-financial organizations such as companies engaged in direct marketing and the selling of consumer products and services

Privacy and Security:

- Citibank will safeguard, according to applicable standards of security and confidentiality, any information that Customers share with us and will ensure Sensitive Personal Data is only used for the purpose specified at the time of collection
- We will limit the collection and use of Customer Information to the minimum we require to deliver superior service to our Customers and for the purposes set out above.
- We will permit only authorized employees, who are trained in the proper handling of Customer Information, to have access to that Customer Information. Employees who violate our Privacy Policy will be subject to our disciplinary process.
- We will not reveal Customer Information to any external third party organization except, for the purposes mentioned above or for any other purposes and such disclosure, has been previously authorized by the Customer or is required by law or any regulatory or governmental body or agency or is required for the purpose of performing a lawful contract with the Customer or is required pursuant to a duty to the public or is necessary in the interest of Citibank.
- Whenever we hire other organizations to provide support services, we will require them to conform to our Privacy Policy and to allow us to audit them for compliance.
- We will attempt to keep Customer files complete, up to date and accurate. We will tell our Customers how and where to conveniently access their Customer Information and how to notify us about errors, which we will promptly correct. Existing Customer of Citibank having an online account with us, can access and/or change Customer Information in connection with their account by logging on to their account online or telephoning customer service.
- Customers will at all times have the option of not providing us with Sensitive Personal Data that we seek to collect. Even after the Customer has provided us with any Sensitive Personal Data, he / she will have the option to withdraw the consent given earlier. In such cases, Citibank will have the right to not provide or discontinue the provision of any service that is linked with such Sensitive Personal Data.
- Whenever we hire other organizations to provide support services, we will require them to conform to our Privacy Policy and to allow us to audit them for compliance

This Mobile Privacy Statement also describes how Citibank, N.A. collects, processes, uses and discloses information through your use of any of our Citibank or Citi Mobile Apps (the “App”).

Contact Us:

If you have any questions or concerns regarding our privacy practices, you can contact us through:

Ordinary Post at

Citibank N.A,

P.O. Box No.4830,
Anna Salai Post Office,
Chennai - 600002.

And/Or

Registered Post at

Citibank N.A, Mail
Room, ACROPOLIS,
9th Floor,
New Door No.148(Old No.68),
Dr. Radhakrishnan Salai, Mylapore,
Chennai - 600 004.

This Mobile Privacy Statement does not apply to our collection of data through our websites other than those web pages accessed directly by the App, social media, other online or offline Citi websites or services. The personal information you provide through use of the App is held by the Citi business that maintains your account or is processing your application for a new product or service. You can access and/or change information in connection with your account or application by logging on to your account online or telephoning customer service.

By using the App, you consent to the collection, processing, use and disclosure of information as described in this Mobile Privacy Statement.

You may choose not to provide personal information listed as voluntary below. However, the App may require certain personal information to identify and authenticate you as an authorized user and some or all features of the App may not be available. The App cannot be used without the automatically collected information disclosed below.

Data Collected by This App

Citi collects personal and non-personal information through your use of the App.

We collect personal information you may voluntarily provide to us through your use of the App, including any web pages that are accessible by the App, including:

Name;

- Contact information including address, phone and email;
- Your card or account number;
- Security code, postcode, e-pin, secret question, password or other authentication credentials;
- Information you provide through feedback or contacting us;

We may automatically collect personal information through your use of the App. This information includes:

- Banking and other transactions executed through the App;
- IP address of your device;
- Device identifier for the device running the App;
- Non-personal information that is combined with personal information;

We may also automatically collect non-personal information and aggregated, de-identified or anonymous information about your use of the App, including:

- Dates and times when the App accesses our servers;
- Date and time the App accesses our servers;
- Non-personal information about banking or other transactions;
- Information and files that have been downloaded to the App;

- The version of the App you are using;
- The type of operating system you have;
- Your device model and manufacturer;
- Your internet service or mobile provider;

We may collect the location of your device. You may be able to disable the collection of location information through your device. If you disable location information, certain functionality may be unavailable to you.

How We Use Data Collected by This App

Information collected through the App is managed by the Citi business that maintains your account or processes your application for a new product or service. Information collected through the App will be used as described in this Mobile Privacy Statement and the privacy statements applicable to the Citi businesses and services that you use.

We use personal information collected through the App for purposes including to:

- Authenticate you on the App so that you can access your account via the App;
- Recognize you when you return to the App so we can personalize your experience;
- Process applications and transactions;
- Respond to your requests;
- Enhance, improve, personalize and tailor the App and other online services;
- Use and/or disclose this information for fraud detection and information security purposes;
- Recognize your device to assist your use of the App;
- Process applications for Citi products and services or to respond to requests for further information.

We may use personal information to inform you of products and services we offer that may be of interest to you.

How We Disclose and Share Data Collected by This App

We may share personal information with third party partners to:

- Help us provide requested services to you;
- Help us analyze and understand how our services are used;
- Protect our business from fraud or other illegal activity;
- Comply with summons, court orders or other legal requirements;
- Protect the health or safety of an individual;

We may transfer personal information about you to our affiliates or other third parties located outside of India. When we do so we will ensure that personal information is protected and comply with applicable law.

Your Marketing and Communications Preferences

You can opt out of certain marketing and other communications by contacting us by mail at the address listed above so that we remove Customer name from our list

Your Rights

Subject to certain exceptions, you have the right to access, update, correct or delete your personal information collected through the App. You can access and/or change information in connection with your account or application by logging on to your account online (if applicable) or by contacting at the email address, phone number or physical address listed at the top of this Mobile Privacy Statement.

If you are, or will be, a resident of the U.S. State of California, you have certain rights with respect to your Personal Information under the California Privacy Rights Act ("CPRA") as of January 1, 2023. For more information about what this means to you, please click here <https://www.citigroup.com/citi/privacy.html>.

To access your rights under CPRA, please call U.S. +1-833-981-0270 or click here [CPRA non-US Request](#) to print a form and mail to us.

Data Retention and Use Limitations

Citi uses personal information collected through your use of the App only for the purposes for which it was collected. We retain information we collect through your use of the App for the longer of:

- The period for which we are required by law to retain such information; and
- As long as you obtain products and services from us and a reasonable time thereafter

Data Security

The security and confidentiality of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

While no data transmission over the Internet, wireless networks or data storage systems is guaranteed to be 100% secure, we continually evaluate and update our security measures. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately notify us of the problem by contacting us at the email address, phone number or physical address listed at the top of this Mobile Privacy Statement.

Changes to This Policy

From time to time, we may change this Mobile Privacy Statement. Changes to this Mobile Privacy Statement are effective as of the effective date listed above, and indicates the last time this Mobile Privacy Statement was revised or materially changed. Checking the effective date at the top of this Mobile Privacy Statement allows you to determine whether there have been changes since the last time you reviewed the Mobile Privacy Statement

Applicable Law

The App is controlled and operated by us from India, and is not intended to subject us to the laws or jurisdiction of any state, country or territory other than that of India.

Principal Nodal Officer:

Request for access to Sensitive Personal Data or correction of Sensitive Personal Data or for information regarding policies and practices and kinds of data held should be addressed to: Ms Hema Venkatesh on principal.nodal.officer@citi.com