

This policy applies to **DBS Asia Hub-2 Private Limited** (“DAH2”).

Clear and easily accessible Statements of Practices and Policies

As a part of DAH2’s ongoing efforts to ensure the compliance of applicable laws, customer trust, data security and customer satisfaction, DAH2 has adopted the privacy policy aimed at protecting the personal information entrusted and disclosed by the customer to DAH2 (the "Policy"). This Policy governs the way in which DAH2 collects, uses, discloses, stores, secures and disposes of personal information.

The Policy is in compliance with the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 (the “**IT Rules**”) contained in the Information Technology Act, 2000.

Purpose of Collection and Use of Personal Information

Whilst providing services to customers, DAH2 may receive/collect and use the financial information and other personal information from its customers. This information is received/collected for specific business purpose/s or for other related purpose/s designated by DAH2 or for a lawful purpose to comply with the applicable laws and regulations. DAH2 does not divulge any personal information collected or received from the customer, for cross selling or any other purposes.

The personal information will be provided by the customers of DAH2 and it is clarified that DAH2 shall not be the responsible for the authenticity of such information.

Withdrawal of Consent to use your Personal Information

Sharing of personal information with DAH2 is voluntary and in case customer wishes to withdraw their consent, they can do so by writing to: grievance_DAH2@dbs.com. Note that such withdrawal of consent may restrict the ability of DAH2 to perform their agreed responsibilities and customer accepts the effects of such withdrawal. DAH2’s duty to restrict use of your personal information begins after DAH2 acknowledges in writing the receipt of your communication withdrawing your consent to use.

Any 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 personal information for the purposes of this Policy and DAH2 shall not be responsible for the same.

Disclosure of Personal Information

The personal information collected by DAH2 shall not be disclosed to any other organization except:

1. where the disclosure has been agreed in a written contract or otherwise between DAH2 and the customer;
2. where DAH2 is required to disclose the personal information to a third party on a need-to-know basis, provided that in such case DAH2 shall inform such third party of the confidential nature of the personal information and shall keep the same standards of information/ data security as that of DAH2;
3. where request for disclosure is requested by local authority under applicable law or regulations.

Reasonable Security Practices and Procedures

DAH2 shall take reasonable steps and measures to protect the security of the customer's personal information from misuse and loss, unauthorised access, modification or disclosure. DAH2 maintains its security systems to ensure that the personal information of the customer is appropriately protected.

DAH2 ensures that its employees respect the confidentiality of any personal information held by DAH2 and access to employee is based on need to know basis.

Amendments

DAH2 reserves the right to change or update this Policy or practice, at any time with reasonable notice to customers on DAH2 web site so that customers are always aware of the information which is collected, for what purpose DAH2 uses it, and under what circumstances, if any, DAH2 may disclose it.

Response to Enquiries and Complaints

DAH2 encourages customer enquiries, feedback and complaints which will help us identify and improve the services provided to our customers. Please contact our

Grievance Officer, Pardeep Gupta on grievance_DAH2@dbs.com for any enquiries, feedback and complaints relating to this Privacy Policy.