

PRIVACY TERMS

Who is covered by these terms?

These Terms are applicable to the customer and User ("**User**" / "**You**") who avail or intend to avail services from Bajaj Housing Finance Limited ("**BHFL**") and/or its affiliates/group companies such as Bajaj Finserv Limited/Bajaj Finance Limited/ Bajaj Allianz Life Insurance Limited/ Bajaj Allianz General Insurance Limited/ Bajaj Finserv Direct Limited /Bajaj Financial Securities Limited ("**Bajaj Group**" / "**us**" / "**our**" / "**we**"), including by visiting the Website www.bajajhousingfinance.in, you agree to be bound by these Terms.

Information covered by these terms.

These terms seek to cover any personal / sensitive personal information of the User provided to BHFL online or offline, as also any information that may be collected by BHFL server from the User's browser and/or Bajaj Group, including any information, which may or may not be personally identifiable and/or traffic information and/or any information which may be collected by BHFL, its dealers, agents/agencies, including our server from the User's browser ("**Information**").

Purpose

Information collected from User may be used by BHFL for the following listed "Purposes":

1. to provide the User with the services incidental and/or ancillary to the business of BHFL;
2. to promote the products/services of BHFL;
3. for evaluation of the existing BHFL products/services, and/or develop products/services; render service to User and/or to enhance / improve the Products/Services.
4. to comply with Applicable Laws / regulations, including credit reporting;
5. to the extent permitted by Applicable Law / regulations, share or process User's information in connection with the products / services provided by BHFL, its Group and/or any third party.

Features:

- BHFL respects the privacy of User in accordance with prevailing Law/regulation that governs your privacy and always strives to uphold the standards in protecting the same.
- All Information collected shall only be used to provide the User with the services incidental and/or ancillary to the business of BHFL.
- You hereby accept to have provided your consent to BHFL and/or Bajaj Group to use such Information for any purpose whatsoever including, but not limited to sharing such Information with any entity forming a part of Bajaj Group and/or any other third-party agent/Agency rendering service to us. You agree that BHFL and /or Bajaj Group shall have every right to use the Information to initiate the dialogue with you with respect to the various products, services and other allied and necessary requirements as may be deemed necessary by BHFL.
- The Information shall not be shared with any external organisation unless the same is necessary to enable BHFL to provide you services, meet legal and/or

regulatory compliance requirement and/or to enable the compilation of a transaction, credit reporting, or the same is necessary or required pursuant to applicable norms or pursuant to the terms and conditions applicable to such Information as agreed with BHFL.

- BHFL will use the Information to improve the User experience on the site and make subsequent offers to the User on products which may be of interest to him / her.
- **BHFL website uses cookies:** Cookies are small data files that a website stores on your computer. We use persistent cookies which are permanently placed on your computer to store non-personal (Browser, ISP, OS, Clickstream information etc) and profiling information (age, gender, income etc). While cookies have unique identification nos., personal information (name, a/c no, contact nos. etc) SHALL NOT be stored on the cookies. We will use the information stored in the cookies to improve User/customer experience through throwing up relevant content where possible. We will also use the cookies to store User preferences to ease User navigation on the site. We may in the future implement encryption of the cookies.

Retention of Information:

BHFL may retain User's Information if it is required to provide services or as long as it is required for business purpose. Retention of Information will be as per applicable law/regulatory requirements in India. Information may be retained for an extended period

- i. in case of requirement of any investigations under law or as part of any requirement before Courts/Tribunals/Forums/Commissions etc and
- ii. to enhance / improvise the products /services of BHFL.

Service Providers

We may employ third-party service providers and individuals due to the following reasons:

- To facilitate our Service;
- To provide the Service on our behalf;
- To perform Service-related services; or
- To assist us in analyzing how our Service is used.

User is hereby informed that the third-party service provider/agent/agencies will have access to your Personal Information on a need basis to assist BHFL in rendering service and are restricted from using the same for any other reason. The third-party service provider is obligated not to disclose or use the information for any other purpose.

Security

We value your trust in providing us your Personal Information, thus we continuously strive to use commercially acceptable means of protecting it. But, remember that no method of transmission, whether in physical form or over the internet, or method of electronic storage is 100% secure and may be subjected to unintentional risks, due to reasons beyond our control.

Links to Other Sites

Our website may contain links to other sites. If you click on a third-party link, you will be directed to that site. Note that such external sites are not operated by us. Therefore, we

strongly advise you to review the Privacy Terms of such external websites. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

Responsibility of User

User acknowledges the following:

- (a) BHFL, Bajaj Group and/or its employees/personnel/Assigns will not contact the User directly for disclosure of any sensitive and personal information unless required for the Purpose. Hence, User is solely responsible to exercise proper due diligence to verify the identity of the individual(s) contacting you before disclosing any personal and sensitive personal data / information by reaching out to BHFL's nearest branch or BHFL's official customer care number accessible on its website www.bajajhousingfinance.in /before deciding to make any disclosure.
- (b) User shall not hold BHFL and/or Bajaj Group to be liable / responsible for any breach of privacy owing to your negligence and hereby waive off from making any claims / demands / compensation against BHFL and from Bajaj Group.
- (c) User shall only use the official website/links of BHFL/Baja Group for availing products/services by inputting the domain information on the address bar.
- (d) User is completely aware about the potential risk of data/privacy breach and User hereby confirms that User shall be solely liable for any unauthorized disclosure/breach personal/sensitive personal information, etc and any direct/indirect losses suffered by User due to User's conduct. Hence, User shall exercise utmost caution to ensure that User's personal data/sensitive personal data (including but not limited to any passwords, financial information, account details, etc) are NOT shared/stored/made accessible through:
 - I. any physical means with or without User's knowledge (disclosure to any person/third party; etc) or
 - II. through any electronic means, by exercising the following precautions/safety measures:
 - a) User shall always check if "https" appears in any website's address bar before making any online transaction, to ensure that the webpage is encrypted;
 - b) User shall avoid using third party extensions, plug-ins or add-ons on the/your web browser, as it may result in the risk of tracking or stealing of my personal details;
 - c) User shall always type the information and not use the auto-fill option on web browser to prevent the risk of storage of my personal/sensitive personal information;

- d) User shall NOT access darknet, unauthorized/suspicious websites, suspicious online platforms, downloading applications from unreliable sources.
- e) User shall ensure to disable cookies before accessing any domain/website, to ensure that User's personal information is not tracked by any third party, unless otherwise consciously permitted by User by accepting the same, for which, User alone will be responsible for the consequences thereof;
- f) User shall NOT respond to any generic emails from an unknown/unidentified source;
- g) User shall check the Privacy Policy of the website/application to know the type of information that may be collected from User and the manner in which it may be processed by the website/application before accepting/proceeding/transaction on any website/application;
- h) User shall always verify and install authentic web/mobile applications from reliable source on User's computer/laptop/tab/ipad/smart phone or any other electronic device;
- i) User shall NOT to access any unidentified weblinks, bitly link or any other electronic links shared over electronic platform (such as email, sms, social media, websites)

Changes to these Privacy Terms

We may update our Privacy Terms from time to time. Thus, you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Terms on this page. These changes are effective immediately after they are posted on this page.

Contact us: In case if you may want to share your concern, we welcome you to easily reach out to us through multiple contact options displayed on www.bajajhousingfinance.in