

## Privacy Statement

### 隐私声明

SBI Shanghai is a Foreign Branch of State Bank of India. State Bank of India is a premier Banking Institution based in India. In line with recognized International Practice and Local regulations we believe it is necessary to post a privacy statement. The information shared with the Bank will be treated as private. We also desire to say explicitly that adequate precautions have been taken to protect information relating to customers and their dealings with the Bank from the mischievous and the fraudsters.

印度国家银行上海分行是印度国家银行的海外分行。印度国家银行是印度首屈一指的银行业金融机构。根据公认的国际惯例和当地法规，本行认为有必要发布隐私声明。个人与本行共享的信息将被视为私人机密信息。本行还借此声明，本行已采取充分的预防措施，防止与客户及其与本行的交易有关的信息遭到恶意破坏和欺诈者的侵害。

Customer confidentiality and privacy is of utmost concern to SBI Shanghai. Our employees treat the information we have concerning your accounts in the same responsible and confidential way that we want our own financial affairs treated.

客户机密和隐私是印度国家银行上海分行最关心的问题。本行的员工以对处理本行自身的财务事务同样负责任和保密的方式处理本行拥有的有关您账户的信息。

This Privacy Notice explains how SBI Shanghai collect, use and disclose personal data online and offline in connection with the services we provide to our corporate and institutional clients (“Services”).

本隐私声明解释了印度国家银行上海分行如何线上和线下收集、使用和披露与本行向企业和机构客户提供的服务（“服务”）相关的个人数据。

### Recognition of your expectation of privacy

#### 承认您对隐私的期望

We recognize that our customers expect privacy and security for their personal and financial affairs. We understand that, by selecting us for your banking needs, you have entrusted us to safeguard your personal financial information. We want you to be informed of our commitment to protect the privacy of your personal financial information with the following privacy principles and practices.

本行认识到客户期望其个人和财务事务的隐私和安全受到保护。本行了解，一旦选择本行来满足您的银行业务需求，即表示您已委托本行保护您的个人财务信息。本行希望您了解本行根据以下隐私原则和惯例保护您的个人财务信息隐私的承诺。

### Personal information

#### 个人信息

“Personal Information” refers to all kinds of information recorded electronically or in other ways that is related to identified or identifiable natural persons, excluding the information processed anonymously

“个人信息”是指以电子或其他方式记录的、与已识别或可识别的自然人有关的各种信息，不包括匿名处理的信息。

### **Sensitive personal information**

#### **个人敏感信息**

“Sensitive Personal Information” refers to the personal information that is likely to result in damage to personal dignity, or personal or property safety of any natural person once disclosed or illegally used, including biometric identification, religious belief, specific identity, medical health, financial account and whereabouts, as well as the personal information of minors under the age of 14. We will comply with applicable laws and regulations, inform you the necessity of processing your sensitive personal information and the impact to your personal interest by a legitimate way and obtain you separate consent when we process your sensitive personal information. Refusal on providing consent might affect you use related service, but will not affect you use other services we provided.

“个人敏感信息”是指一经披露或非法使用，可能损害任何自然人人格尊严、人身安全或财产安全的个人信息，包括：生物特征识别、宗教信仰、特定身份、医疗健康、财务状况等，以及未满 14 岁的未成年人的个人信息。本行将遵守适用的法律法规，以合法的方式告知您处理您的个人敏感信息的必要性以及对您个人利益的影响，并在本行处理您的个人敏感信息时单独征求您的同意。拒绝同意可能会影响您使用相关服务，但不会影响您使用本行提供的其他服务。

### **What personal information is collected**

#### **收集哪些个人信息**

All personal information obtained by our bank will not be used for other purposes except for the purposes of collection/legitimate use mentioned or the purposes of use stipulated by law. Personal information may includes name, date of birth, ID details, occupation, Gender, address, communication contact information, communication records and content, photo, marital status, account password, signature etc. Personal credit information, including credit card repayment, repayment of loans and other information formed during personal economic activities which can reflect his credit status. Personal financial transaction information, including personal information acquired, saved or retained by us during settlement. Details of revenue, business, no of employees, legal person details etc in case of Corporate customers.

除上述收集/合法使用目的或法律规定的使用目的外，本行不会将获取的所有个人信息用于其他目的。个人信息可能包括姓名、出生日期、身份证信息、职业、性别、地址、通讯联系方式、通讯记录和内容、照片、婚姻状况、账户密码、签名等。个人信用信息，包括信用卡还款记录、贷款偿还记录以及个人经济活动中形成的能够反映其信用状况的其他信息。个人金融交易信息，包括本行在结算过程中获取、保存或保留的个人信息。公司客户的收入、业务、员工人数、法人资料等详细信息。

## Cookies

### Cookies

A cookie is a data file that certain Web sites write to your computer's hard drive when you visit such sites. A cookie file can contain information such as a user identification code that the site uses to track the pages you have visited and use the information commercially.

Cookie 是某些网站在您访问时写入您计算机硬盘的数据文件。cookie 文件可能包含诸如用户识别码之类的信息，网站将该等信息用于跟踪您访问过的页面并将这些信息用于商业用途。

**Internet privacy on SBI Shanghai's web site** For each visitor to SBI's web site (<https://cn.statebank>), <https://www.onlinesbiglobal.com/64CNweb/index.htm> we automatically recognize the following visitor information:

SBI 网站 (<https://cn.statebank>)的每位访问者可通过 <https://www.onlinesbiglobal.com/64CNweb/index.htm> 查阅 SBI 上海分行网站上的互联网隐私政策。我们会自动识别访问者的以下信息：

- A visitor's Internet Service Provider.
- 访问者的网络服务供应商。
- Aggregate visitor information on pages which customers visit.
- 在客户访问的页面上汇总访问者信息。
  
- Customers using SBI Shanghai's Internet Banking Service : For customers using our SBI Shanghai Internet Banking, all visitor information is collected along with any information that you volunteer as a customer while using SBI Shanghai's web site.
- 使用印度国家银行上海分行网上银行服务的客户：对于使用本行网上银行服务的客户，本行会收集所有访客信息以及您在使用印度国家银行上海分行网站时自愿作为客户提供的任何信息。
- Links to, or from, SBI's web site : SBI Shanghai is not responsible for information practices employed by web sites linked with our web site. Generally, links to non-SBI Shanghai web sites are provided solely as pointers to information on topics that may be useful to users of SBI Shanghai's web site.
- 导向或来自印度国家银行网站的链接：印度国家银行上海分行不对与本网站相关联的网站所采用的信息惯例负责。通常，非印度国家银行上海分行网站的链接仅导向可能对印度国家银行上海分行网站用户有用的主题信息。

- Encrypted information : Information provided by you on SBI Shanghai’s web site is encrypted or scrambled in order to secure information.
- 加密信息：为确保信息安全，我们会对您在印度国家银行上海分行网站上提供的信息进行加密或加扰。

## **Customer Consent**

### **客户同意**

Customer consent is obtained through customer consent letter from the customer at the time of collection of personal information including sensitive customer information. We will comply with applicable laws and regulations, inform you the necessity of processing your sensitive personal information and the impact to your personal interest by a legitimate way and obtain your consent when we process your sensitive personal information. Refusal on providing consent might affect you use related service, but will not affect you use other services we provided

在收集包括敏感客户信息在内的个人信息时，本行通过客户同意书获得客户同意。本行将遵守适用的法律法规，以合法的方式告知您处理您的个人敏感信息的必要性以及对您个人利益的影响，并在本行处理您的个人敏感信息时征求您的同意。拒绝同意可能会影响您使用相关服务，但不会影响您使用本行提供的其他服务。

## **Personal information collection and processing rules**

### **个人信息收集与处理规则**

#### **(1) Account opening and management**

##### **(1) 开户与管理**

Over-the-counter personal account opening and management. In accordance with laws, regulations and regulatory requirements, in order to open your personal account, the Bank may collect your personal basic information, personal identity information, signature, personal education work information, personal address information, personal communication information to help you complete the opening of your personal account, if you refuse to provide the above information, you may not be able to complete the account opening or can not use our services normally.

柜台交易个人账户开立和管理。根据法律法规和监管要求，为开立您的个人账户，本行可能会收集您的个人基本信息、个人身份信息、签名、个人教育工作信息、个人地址信息、

个人通讯信息，以便您完成个人账户的开立，如果您拒绝提供上述信息，您可能无法完成开户或无法正常使用本行的服务。

(2) Fulfill the purpose of legal provisions and regulatory requirements such as anti-money laundering

(2) 满足法律规定和监管要求的目的，如：反洗钱

In order to assist us or our cooperative institutions to fulfill anti-money laundering obligations, for fraud detection, prevention and investigation, including “know your customer”, conflict and other necessary onboarding and ongoing client checks, due diligence and verification requirements, credit checks, credit risk analysis, compliance with sanctions procedures or rules and tax reporting, we may collect your personal basic information, personal identification information, personal occupation/position/work unit/education, personal education work information, sources of income, signatures etc. We may also collect your aforementioned personal information from third-party partner institutions under the premise of obtaining your lawful authorization. If you do not provide above information, it may prevent you from using the relevant features or services.

为了便于本行或本行的合作机构履行反洗钱义务，进行欺诈识别、预防和调查，包括“了解您的客户”、冲突和其他必要的客户引导和持续的客户调查、尽职调查和验证要求、信用调查、信用风险分析、遵守制裁程序或规则和纳税申报，我们可能会收集您的个人基本信息、个人身份信息、个人职业/职位/工作单位/教育背景、个人教育工作信息、收入来源、签名等。在获得您合法授权的前提下，还可能从第三方合作机构获取您的上述个人信息。如果您不提供上述信息，可能会导致您无法使用相关功能或服务。

(3) Transfer money

(3) 转账

When using transfer and remittance function, you need to provide the beneficiary's name, bank account number/mobile phone number, bank account opening bank and other beneficiary information, and need to provide your name, account number and other relevant documents to complete the transfer. If you refuse to provide this information or refuse to use the Bank's process for your payment and receipt, it may prevent you from using the aforementioned functions, but it will not affect your normal use of other functions or services of the Bank.

使用转账汇款功能时，您需要提供收款人姓名、银行账号/手机号码、银行开户行等收款人信息，并需要提供您的姓名、账号等相关文件才能完成转账。如果您拒绝提供该信息或拒绝按照本行的流程付收款，可能会导致您无法使用上述功能，但不会影响您正常使用本行其他功能或服务。

#### (4) Credit Facilities

##### (4) 信贷

When you use our credit services (including loan application, loan management, post-loan management, etc.), we will collect your personal basic information, personal identification information, personal biometric information, personal education work information, personal property information, personal communication information (mobile phone number, real name), contact information etc for evaluation of the credit status of you or the data subject, and process applications for loans, financing or other banking services and Regular credit checks, subsequent post-loan management.

当您使用本行的信用服务（包括贷款申请、贷款管理、贷后管理等）时，本行会收集您的个人基本信息、个人身份信息、个人生物特征信息、个人教育工作信息、个人财产信息、个人通讯信息（手机号码、真实姓名）、联系方式等，以评估您或数据主体的信用状况，以及处理贷款、融资或其他银行服务的申请以及进行定期信用调查、后续的贷后管理。

If you refuse to provide the above personal information, it may affect our evaluation and review of your loan application, but it will not affect your normal use of our other functions or services.

如果您拒绝提供上述个人信息，可能会影响本行对您的贷款申请的评估和审核，但不会影响您正常使用本行的其他功能或服务。

#### (5) Settlement and sale of foreign exchange, foreign currency trading, personal deposit business

##### (5) 结售汇、外汇交易、个人存款业务

When you settle and sell foreign exchange, buy and sell in foreign currency, or use our personal deposit business through us, we may collect your personal information (bank account, or other supporting documents required by law and regulation to transfer funds. If you refuse to provide the above information, it may cause you to be unable to smoothly handle such settlement and sale of foreign exchange, foreign currency trading or personal deposit business, but this will not affect your normal use of our other functions or services

当您通过本行结售汇、买卖外币或办理个人存款业务时，本行可能会收集您的个人信息（银行账户，或法律法规要求的进行资金转账所需的其他证明文件）。如您拒绝提供上述信息，可能会导致您无法顺利办理结售汇、外汇交易或个人存款业务，但不影响您正常使用本行的其他功能或服务。

#### (6) Email/SMS alerts

##### (6) 电子邮件/短信提醒

When you choose for SMS/email alerts, Bank will collect your account information and transaction information in order to send you account related changes and other relevant transaction notifications through SMS/email. For the same, Bank will collect your phone, email details. If you refuse to provide the same, it may cause you to be unable to use these alert services, but this will not affect your normal use of our other functions or services.

当您选择短信/电子邮件提醒服务时，本行将收集您的账户信息和交易信息，以便通过短信/电子邮件向您发送账户相关变更和其他相关交易通知。同样，本行将收集您的电话、电子邮件等详细信息。如果您拒绝提供上述个人信息，可能会导致您无法使用提醒服务，但不会影响您正常使用本行的其他功能或服务。

#### (7) Others

#### (7) 其他

Necessary and relevant personal information may be collected by the Bank for response to customer's business related queries/ requests as part of the underlying services offered.

在提供基础服务的过程中，本行可能会收集必要和相关的个人信息，以响应客户的业务查询需求/请求。

### **Purpose Of collection utilization**

#### **收集利用目的**

The reasons and purposes for our bank to obtain, use your and/or data subject's personal financial information may be any one or more of the following:

本行获取、使用您和/或数据主体个人财务信息可能出于以下一个或多个原因和目的：

Evaluate the credit status of you or the data subject, and process applications for loans, financing or other banking services;

评估您或数据主体的信用状况，处理贷款、融资或其他银行服务申请；

Ensure that our bank can provide and maintain the daily operation of banking services, such as information storage or other outsourcing services provided by related companies to our bank, third-party collection companies, printing contractors, etc.;

确保本行能够提供银行服务并维持日常运营，例如：相关公司、第三方托收公司、印刷承包商等向本行提供的信息存储服务或其他外包服务；

Regular credit checks and subsequent post-loan management;

定期信用调查和后续的贷后管理；

Assist other institutions to conduct credit checks and collect debts;

协助其他机构进行信用调查和追债；

An investigation to ensure that you and/or the data subject's credit status are in good condition;

为确保您和/或数据主体的信用状况良好而进行调查；

Design financial products, financial services or related products, Promote financial products, financial services or related products, including but not limited to promoting to you and/or the data subject through leaflets, telephone calls, text messages, faxes, emails, etc.;

设计金融产品、金融服务或相关产品，推广金融产品、金融服务或相关产品，包括但不限于：通过传单、电话、短信、传真、电子邮件等方式向您和/或数据主体进行推广；

For information and relationship management purposes, and business purposes, including data analysis, audits, improving financial products and services and other related products and services, identifying usage trends, and enhancing, improving or modifying our Services;

出于信息和关系管理目的以及业务目的，包括：数据分析、审计、改进金融产品和服务以及其他相关产品和服务、识别使用趋势以及增强、改进或修改本行的服务；

To comply with laws and regulations (including any legal or regulatory guidance, codes or opinions), and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).

遵守法律法规（包括任何法律或监管指南、守则或意见），并遵守其他法律程序和执法要求（包括任何基于或体现法律或监管指南、守则或意见的内部政策）。

To provide, and perform our obligations with respect to, the Services or otherwise in connection with fulfilling regulators instructions.

履行本行与服务有关的义务或其他与履行监管机构的指示有关的义务。

Determine the status of the creditor's rights and debts between you and/or the data subject and our bank;

确定您和/或数据主体与本行之间的债权债务状况；

Debt collection and recovery, including but not limited to the exercise of creditor's rights, security rights, etc.;

债务催收，包括但不限于：债权、担保权等的行使；



As an integral part of banking services, it is disclosed to service providers that provide hub processing or outsourcing processing;

作为银行服务不可分割的一部分，向提供直接处理或外包处理服务的供应商披露个人财务信息；

### **How we use, disclose, retain personal data**

#### **我们如何使用、披露、保留个人数据**

To achieve the Banking business based on necessity, we may share/disclose part or all of personal data to following, subject to relevant laws/guidelines and protective measures. Information collected from the customer in the course of business is used for the relevant business purpose and kept confidential. Details on collection and usage are covered in “Information collection and processing” section.

为满足银行业务需求，本行可能会向以下各方共享/披露部分或全部个人数据，但须遵守相关法律/准则和采取保护措施。业务过程中从客户处收集的信息用于相关业务目的并保密。有关收集和使用的详细信息，请参见“信息收集和处理”部分。

#### **Group Companies of State Bank.**

印度国家银行集团公司。

Based on the needs of bank financial management, for the combination and transfer of assets in the secondary market, to actual or potential assignees, participants or affiliated participants and their agents and consultants of our bank’s rights and obligations etc. to make disclosures to evaluate transactions related to transfers, participation, or ancillary participation;

出于银行财务管理的需要，为了在二级市场进行资产合并和转让，向实际或潜在的受让人、参与方或关联参与方及其代理人、顾问等披露本行的权利和义务，以评估与转让、参贷或辅助参贷有关的交易；

Since the group or affiliated company of our bank is a listed company or franchised institution, it is disclosed in order to meet the requirements of integrating information and data from time to time in terms of accounting, auditing, finance, taxation and supervision in accordance with applicable regulations or exchange rules.

由于本行的集团或关联公司为上市公司或特许机构，为满足在会计、审计、财务、税务、监管等方面不时整合的信息和数据的要求，根据适用的法规或交易所规则披露个人数据。

Service providers that provide hub processing or outsourcing processing and related third parties of the required services. Data shared will be based on the services required and subject to Data confidentiality clause

提供直接处理或外包处理服务的供应商以及所需服务的相关第三方。共享的数据将基于所需的服务并受数据保密条款的约束

Regulator of the Branch or Bank or Group companies, or any other organization appointed by such regulator or authorities.

分行或本行或集团公司的监管机构，或该等监管机构或当局指定的任何其他组织。

Personal Data collected by us may be stored and processed in any country where we have facilities or in which we engage service providers for business necessity, to the extent permitted by applicable laws and regulations or otherwise allowed by regulators. For cross border data transfer we will obtain your specific consent for this effect through customer consent letter. In case data is shared with any other party across the border for processing, Bank will inform you of the name, contact information, processing purpose, processing method, type of personal information of the overseas recipient and the manner and procedure for exercising your rights under laws and regulations to the overseas recipient in accordance with the provisions of laws and regulations and relevant regulatory authorities, and obtain your separate consent. At the same time, we will also take effective measures such as signing agreements to take necessary security and confidentiality measures for your personal information to ensure that the activities of overseas recipients processing your personal information meet the personal information protection standards stipulated in laws and regulations and this policy. The relevant systems involved in cross-border transfers and their specific circumstances are as follows

在适用法律法规或监管机构允许的前提下，本行收集的个人数据可能会在本行设有营业点或出于业务需要聘请服务供应商的任何国家存储和处理。对于跨境数据传输，本行将通过客户同意书征求您的具体同意。如果与任何其他方跨境共享数据进行处理，本行将告知您境外接收方的姓名、联系方式、处理目的、处理方式、个人信息类型以及行使您在法律法规项下权利的方式和程序，根据法律法规和相关监管部门的规定，向境外接收方共享数据的方式和程序，并单独征求您的同意。同时，我们也会采取签订协议等有效措施，对您的个人信息采取必要的安全保密措施，确保境外接收方处理您的个人信息的活动符合法律法规规定的个人信息保护标准。跨境转账涉及的相关系统及具体情况如下：

System 系统	Service Provider/Supplier, and their contact details 服务提供商/供应 商及其联系方式	Main Function 主要功能	Location 地点	Type of Info 信息类型
Banking Systems 银行系统	State Bank of India Head Office, Mumbai,	Storage, processing, Backup	India 印度	All 全部

	India 印度国家银行印 度孟买总行	存储、处理、备 份		
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The retention period of the data is as per Banks retention policy, governed by local laws and guidelines and home country guidelines for retention of different type of customer data based on nature of data. The retention period of personal information is the minimum period necessary for achieving the purpose of processing. We will delete, mask the data after retention period, in case it is not possible we will store is securely. It may not be applicable to information that is needed for retention due to laws/regulations, regulatory reporting, regulators, other authorities and any other such agreement.

数据的保留期根据本行的保留政策确定，受当地法律和准则以及根据数据性质保留不同类型客户数据的本国准则的约束。个人信息的保留期是达到处理目的所需的最短期限。本行将在保留期后删除、屏蔽数据，以防数据无法安全存储的情况。它可能不适用于因法律/法规、监管报告、监管机构、其他主管当局和任何其他该等协议而需要保留的信息。

We do not disclose customer information except as directed by law. We do not share specific information about customer accounts or other personally identifiable data with nonaffiliated third parties for their independent use unless:

除非法律另有规定，否则本行不会披露客户信息。本行不会与非关联第三方共享有关客户账户或其他个人身份数据的特定信息，以防其独立使用，除非：

- The information is provided to help complete a transaction initiated by you;
- 提供该信息是为了完成您发起的交易；
- You request or authorize it;
- 您要求或授权共享该等信息；
- The disclosure is required by/or directed by law; or
- 根据法律要求/或指示披露；或者
- You have been informed about the possibility of such disclosure for marketing or similar purposes through a prior communication and have been given the opportunity to decline.
- 您已通过事先沟通获悉出于营销或类似目的披露该等信息的可能性，并曾有机会拒绝。

Disclosure to insurance companies, professional consultants, and audit institutions based on the needs of risk diversification and risk assessment;

根据风险分散和风险评估的需要，向保险公司、专业顾问和审计机构披露该等信息；

Disclosure to rating agencies, insurance agencies, and credit protection agencies based on the internal design of related financial products, such as asset securitization arrangements

根据资产证券化安排等相关金融产品的内部设计，向评级机构、保险机构和信用保护机构披露该等信息

Disclosure for the purpose of fulfilling any legal requirements that are binding on the Bank or the requirements of any regulatory authority that has jurisdiction over the Bank;

为满足对本行具有约束力的任何法律要求或任何对本行具有司法管辖权的监管机构的要求而披露该等信息；

Purposes related to the above and other disclosure purposes agreed by you and/or the data subject

与上述相关的目的以及您和/或数据主体约定的其他披露目的

### **Storing communication records**

#### **保存通讯记录**

Communications between Branch and customers, to the extent permitted or required by applicable law, through telephone and electronic communications, may be recorded and/or monitored for evidentiary, compliance, quality assurance and governance purposes.

在适用法律允许或要求的前提下，本行可能会出于举证、合规、质量保证和治理目的记录和/或监控分行与客户之间通过电话和电子通信进行的沟通。

### **How we keep customer information accurate**

#### **我们如何保持客户信息的准确性**

It is in your interest, and it is our objective, for us to have accurate, current, and complete information concerning you and your accounts. We have strict procedures that our employees abide by to meet this objective. We have implemented additional procedures to maintain accurate, current, and complete financial information, including processes to update information and remove outdated information.

获得有关您和您的账户的准确、最新和完整的信息既符合您的利益，也是本行的目标。本行实施严格的程序确保员工遵守规定，以实现这一目标。本行实施了额外的程序来维护准确、最新和完整的财务信息，包括：更新信息和删除过时信息的流程。

### **Our security procedures to protect customer information**

#### **本行用于保护客户信息的安全程序**

We follow best security practices to protect the personal information you provide using industry-standard security measures and we will do our best to prevent unauthorized access, public disclosure, use, modification, damage or loss of data. The Bank will take all reasonable and practicable measures (physical, electronic and system & procedures) to protect your personal information. For example, Employee of the Bank who has access to personal information will be trained time to time to understands the relevant laws and regulations and confidentiality of personal information. Bank has formulated and will properly keep customer files in accordance with the provisions defined within the Bank. Bank uses encryption technology to ensure the confidentiality of data. Bank will use trusted protection mechanisms and MFAs to prevent malicious attacks on data. Bank will deploy access control mechanisms to ensure that only authorized personnel have access to personal information.

本行遵循最佳安全实践，采取行业标准安全措施保护您提供的个人信息，并尽最大努力防止他人未经授权访问、公开披露、使用、修改、损坏数据或防止数据丢失。本行将采取一切合理可行的措施（物理、电子和系统及程序）保护您的个人信息。例如，对接触个人信息的本行员工进行不定期培训，以便其了解相关法律法规和个人信息的机密性。本行已按照本行的规定制作并将妥善保管客户档案。本行使用加密技术来确保数据的机密性。本行将使用可靠的保护机制和 MFAs 来防止数据遭到恶意攻击。本行将落实访问控制机制，以确保只有授权人员才能访问个人信息。

### **Individuals Rights to access, change or suppress their Personal Data**

#### **个人访问、更改或删除其个人数据的权利**

As per law, you have following rights with regard to your personal data

根据法律，您对您的个人数据享有以下权利：

#### **Right to request access to your personal data**

请求访问您的个人数据的权利

**Right to object to, withdraw consent to, restrict user of your personal information. Withdraw of consent will not affect the lawfulness of processing done before your withdrawal request.**

提出异议、撤回同意、限制使用您的个人信息的权利。撤回同意不会影响在您提出撤回请求之前本行处理数据行为的合法性。

#### **Right to request discontinuance of collection, use, disclosure, and other processing,**

请求停止收集、使用、披露和以其他方式处理数据的权利，

#### **Right to request to protect your personal data.**

请求保护您的个人数据的权利。

#### **Right and obligation to update your data to keep it updated.**

更新您的数据的权利和义务。

Right to Request to delete dispose of your personal data beyond retention period as per applicable laws and regulations.

根据适用的法律和法规，有权要求在保留期过后删除处理您的个人数据。

If you would like to request to review, correct, update, suppress, restrict or delete your personal data that you have previously provided to us, you may contact us with your request. Details of ways to contact and place your request in given below in Contact us section.

如果您想请求审查、更正、更新、排除、限制或删除您之前向本行提供的个人数据，您可以联系我们提出您的要求。联系方式和提出请求的详细信息请见下文中“联系我们”部分。

## Contact us

### 联系我们

Your written request with your signature to review, correct, update, copy, of, suppress, restrict or delete/disposal of your personal data beyond retention period can be sent to.

您可以在保留期过后将个人数据的审查、更正、更新、复制、排除、限制或删除/处置的书面请求（附上签名）发送至：

State Bank of India, Shanghai Branch

印度国家银行上海分行

4206, K WAH CENTRE

1010, HUAI HAI ZHONG LU

中国上海市淮海中路 1010 号嘉华中心 4206 室

SHANGHAI, 200031

邮编：200031

(0086-21) 54043331

(0086-21) 54043331

Fax: (0086-21) 54051025/ 54041803

传真：(0086-21) 54051025/ 54041803

9-5 PM on working days

上午 9 点-下午 5 点（工作日）

[info.shanghai@statebank.com](mailto:info.shanghai@statebank.com)

We will require printed and signed copy of your request for our verification and record purpose.

我们将需要您的请求的打印和签名副本，以供本行验证和备案。

In your request, please make clear what personal data you would like to have changed, whether you would like to have the Personal Data suppressed from our database or otherwise let us know what limitations you would like to put on our use of the Personal Data.

在您的请求中，请说明您希望更改哪些个人数据，是否希望从本行的数据库中删除个人数据，或者告知本行您希望对本行使用个人数据设定什么限制。

We will evaluate your request consistent with applicable law.

我们将根据适用法律评估您的请求。

For your protection, we may only consider the requests with respect to the personal data associated with the particular customer and are sent only through the registered email address with Bank.

为了保护您的隐私，我们可能只考虑以下请求：与特定客户相关的并且仅通过在本行注册的电子邮件地址发送的个人数据请求。

We may need to verify your identity before implementing your request.

受理您的请求之前，我们可能需要验证您的身份。

We will respond to your request within 15 working days or earlier period, if any prescribed by law.

除非法律另有规定，本行将在 15 个工作日或更早的时间内回复您的请求。

We may not be able to delete/dispose/suppress the information that is needed for recordkeeping purposes and/or to complete any transactions that you began prior to requesting a change or deletion, retention due to laws/regulations, regulatory reporting, regulators, other authorities and any other such agreement.

由于法律/法规、监管报告、监管机构、其他监管当局以及任何其他协议，本行可能无法删除/处置/排除出于备案目的所需的信息和/或完成您在请求更改或删除、保留个人数据之前开始的任何交易。

There may also be residual information that will remain within our databases and other records, which will not be removed.

本行的数据库和其他记录中可能还会保留一些不会被删除的残留信息。

We may not be able to respond to your request or reject your request which involves state/ national security, misuse of your rights, illegal/non compliant/incomplete requests, or is technically impractical, or is inconsistent with our legal and financial obligation, or

related to any internal/external investigations, or interfere with rights and interests of your and other parties.

本行可能无法回应或拒绝您的以下请求：涉及国家安全、滥用您的权利、非法/不合规/不完整的请求，或技术上不切实际，或与本行的法律和财务义务不符，或与任何内部/外部调查有关，或干扰您和其他方的权益的请求。

## **Declaration**

### **声明**

We will comply with applicable legal provisions, obtain your separate consent when processing your personal sensitive information or providing it externally, providing across borders, and publicly processing your personal information, and inform you of the necessity of processing your personal sensitive information and the impact on your personal rights and interests in a manner that complies with the law before collecting your personal sensitive information

本行将遵守适用的法律规定，在处理您的个人敏感信息或对外提供、跨境提供和公开处理您的个人信息时，单独征求您的同意，并在收集您的个人敏感信息之前，以符合法律的方式告知您处理您的个人敏感信息的必要性及对您的个人权益的影响。

Privacy policy is subject to regular review and change periodically.

隐私政策会定期进行审查和变更。

Update Date- 30<sup>th</sup> April 2022

更新日期：2022 年 4 月 30 月

Effective Date- 30<sup>th</sup> April 2022

生效日期：2022 年 4 月 30 月