

客户关于银行使用其数据的同意函

The customer consent letter to the bank's use of data

感谢您选择印度国家银行上海分行（“我行”）。我行始终尊重您的数据隐私权，承诺依法对您的数据进行保密。但是，根据我们业务运营和管理的必要要求，我行将不时为特定原因和目的而获得、使用您的数据，并向第三方提供您的数据。关于特定产品（或服务），我行亦会通过相应的产品（或服务）协议、授权书等等，明确向您告知我行收集和使用您个人信息的目的、方法和范围，并将就此获得您的授权或同意。根据中华人民共和国网络安全法和中华人民共和国数据安全法、个人信息保护法以及其他相关法规，我们特此告知如下：

Thank you for choosing the Shanghai branch of the State Bank of India ("Our Bank"). Our bank always respects your data privacy and promises to keep your data confidential in accordance with legal requirements. However, based on the necessary requirements of our business operation and management, our bank needs to obtain, use and give your data to third parties for specific reasons and purposes from time to time. Regarding specific products (or services), the purpose, method and scope of our bank's collection and use of your personal information can also be clearly indicated to you through the corresponding product (or service) agreement, authorization letter, etc., and obtain your authorization or agree. In accordance with the "Network Security Law of the People's Republic of China" and "Data Security Law of the People's Republic of China" and "Personal Information Protection Law" and other relevant regulations, we are hereby notify as follows.

请仔细阅读下述条款和条件，并确保完全理解这些条款和条件。如有疑问，您可以咨询我行，由我行对条款做出解释，如有必要，您还可以征求独立顾问的意见。请决定您是否同意我们使用您的数据。如您决定同意我们使用数据，将视为您同意签署本同意函。如无疑问，请在签字栏签字，表明您知悉并同意本同意函。

Please read the following terms and conditions carefully to ensure full understanding. If you have any questions, you can ask our bank for further explanations and explanations on any clauses, and if necessary, you can also seek advice from an independent consultant. Please decide whether you agree to our use of your data; if you decide to agree to our use of its data, you are deemed to agree to the execution of this consent form. If there is no doubt, please sign in the signature box to show your knowledge and consent.

第 1 条定义

Article 1 Definition

1.1 “数据”：指电子或其他形式的信息记录。数据处理包括数据的收集、存储、使用、处理、传输、提供和披露。

"Data": Refers to any record of information electronically or in other ways. Data processing, including the collection, storage, use, processing, transmission, provision, and disclosure of data.

1.2“您”：在我行开立银行账户或与我行签订金融服务协议或从我行获得任何金融或非金融服务的自然人/法人实体。

"You": a natural person /legal entity who opens an account or signs a financial service agreement with our bank or avails any financial or non-financial service from our bank.

1.3“第三方”：“Third Party”:

1.3.1 我行在任何管辖区域内的集团成员和代表，与他们是否与我行位于同一国家或地区无关（与我行一起合称为“被许可方”）；

Group members and representatives of our bank located in any jurisdiction, regardless of whether they are located in the same country or region as our bank (together with our bank, they are referred to as the "licensee");

1.3.2 被许可方的专业顾问、保险公司、保险经纪人和服务提供者（他们需要向被许可方承担保密义务）；

Professional consultants, insurance companies, insurance brokers and service providers of the licensee who assume confidentiality obligations to the licensee;

1.3.3 与您和/或数据主体和我行（包括任何分行）人员或代理人（或其代理人或顾问）所签署任何协议项下的银行权利和/或义务相关的实际或潜在参与人或次级参与人或受让人；

1.3.4 Actual or potential participants or sub-participants, or transferees related to the rights and/or obligations of the Bank under any agreement between you and/or the data subject and our bank (including any branch) Person or substitute (or their agent or consultant);

1.3.4 被许可方的信用评级机构，或直接或间接向被许可方提供信用保护的第三方；

The credit rating agency of the licensee, or a third party that directly or indirectly provides credit protection to the licensee;

1.3.5 任何法律或任何政府、准政府、或监管和监督机构、权力机构或对被许可方具有管辖权的评审机构所要求做出的披露；

Disclosure required by any law or any government, quasi-government, or regulatory and supervisory authority, competent authority, or review agency that has jurisdiction over the licensee;

1.3.6 您和/或数据主体同意披露的其他第三方。

Other third parties to whom you and/or the data subject agree can be disclosed.

1.4“个人信息”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。个人信息包括：姓名、出生日期、身份证号、个人生物统计信息、地址、通讯联系信息、通讯记录和内容、账户密码、财产信息、信用信息、下落、住宿信息、健康和生理信息，以及交易信息，等等。

"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. Personal information includes name, date of birth, ID number, personal biometric information, address, communication contact information, communication records and content, account password, property information, credit information, whereabouts, accommodation information, health and physiological information, and transactions information etc.

1.5“个人信息”指：我行从事银行业务，响应您或我行与您相关之客户的要求（就后者而言，比如：我行客户申请贷款，而您就此提供担保），并且，已依相关法规的规定，告知您或我行合法获取您的信息，例如：身份信息、财产信息、账户信息、信用信息、金融交易信息，以及其他个人信息。

其中，我行的集团成员指我行及子公司、其控股公司、其控股公司的子公司，以及前述各方的总部和分支机构。控股公司指其中的个人作为子公司的某家公司。子公司指直接或间接受控于另一公司的公司，或直接或间接拥有至少 50% 已发行股本的公司，还包括该等子公司的子公司。为本款之目的，控制指某个实体（直接或间接【不管是通过权益、投票权、合同还是其他方式】）享有任命和/或撤销另一实体管辖机构多数成员的权利，或另行控制或有权控制该实体管理层和政策的权利。

"Personal information" means that our bank conducts banking business in response to the requirements of you or our customers related to you (for example, in the latter case, our customers apply for loans and you provide guarantees), and you have been informed or Your information legally obtained by our bank, such as identity information, property information, account information, credit information, financial transaction information, and other personal information in accordance with relevant regulations.

Our bank transfers customer data to the head office (situated in India) for storage, custody and processing of data.

本行将客户数据传输到总部（位于印度）进行数据存储、保管和处理。

The relevant systems involved in cross-border transfers and their specific circumstances are as follows.

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, India 印度国家银行印度孟买总行	Storage, processing, Backup 存储、处理、备份	India 印度	All 全部

Among them, the group members of our bank refer to the bank, its subsidiaries, its holding company, the subsidiaries of its holding company, and the headquarters and branches of the aforementioned parties. A holding company refers to a company with the individual as a subsidiary. Subsidiary refers to a company that is directly or indirectly controlled by another company, or directly or indirectly owns more than 50% of the issued share capital, and also includes the subsidiaries of such subsidiaries. For the purpose of this, control means that an entity (directly or indirectly, whether through equity, voting rights, contract or other means) has the right to appoint and/or revoke a majority of the members of another entity's governing body or otherwise Control or have the right to control the management and policies of the entity.

第 2 条个人信息内容和目的

Article 2 The content and purpose of personal information

2.1 关于个人信息的内容，请参考第 1.4 款。

For the content of personal information, see section 1.4.

2.2 收集/使用目的

Purpose of collection/utilization

我行获取、使用和披露您和/或数据主体个人信息的原因和目的如下所示：

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

2.2.1 评估您或数据主体的信用状态，以及处理贷款、融资或其他银行服务申请；

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

2.2.2 确保我行提供并维持银行服务的每日运营，例如：信息存储或我行关联方、第三方接收公司、印刷承包商等提供的其他外包服务；

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.;

2.2.3 定期信用审查和后续贷后管理；

Regular credit checks and subsequent post-loan management;

2.2.4 协助其他机构进行信用审查，以及收取负债；

Assist other institutions to conduct credit checks and collect debts;

2.2.5 调查，以确保您和/或数据主体的信用状况良好；

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

2.2.6 设计金融产品、金融服务或相关产品；

Design financial products, financial services or related products;

2.2.7 宣传促销金融产品、金融服务或相关产品，包括但不限于：通过传单、电话、文本信息、传真、电子邮件等方式向您和/或数据主体进行宣传促销；

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.;

2.2.8 确定您和/或数据主体和我行之间的债权人权利和债务的状态；

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

2.2.9 债务收取和收回，包括但不限于：行使债权人的债权、担保权，等等；

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

2.2.10 做出相关披露，以满足对银行具有约束力的任何法律要求，或对银行具有管辖权之监管机构所提出的要求；

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;

2.2.11 根据银行金融管理的需求，对于在次级市场做出的结合以及向（我行权利和义务的）实际或潜在受让人、参与者或关联方参与者及其代理人 and 顾问转让资产，需做出披露，以评估与转让、参与或附属参与相关的交易；

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;

2.2.12 鉴于集团或我行关联公司为一家上市公司或持牌特许机构，需做出披露，以满足依据适用法规或证券规则不时整合会计、审计、财务、税务和监督方面信息和数据的要求；

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 ;

2.2.13 作为银行服务的一个有机组成部分，需要向那些提供枢纽处理或外包处理服务的提供者做出披露；

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

2.2.14 根据风险分散和风险评估需求向保险公司、专业顾问和审计机构做出披露；

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

2.2.15 根据相关金融产品的内部设计（例如：资产担保安排）向评级机构、保险机构和信用保护机构做出披露；

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

2.2.16 我行向集团总部转移客户数据进行存储和保管；

Our bank transfers customer data to the head office of the group for storage and custody;

2.2.17 与上述内容相关的目的；以及您和/或数据主体同意的其他披露目的；

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

2.3 将个人信息的收集予以最小化处理

Minimize the collection of personal information

2.3.1 我们仅收集相关法律法规规定/允许的、为向客户提供服务以及履行监管义务/符合监管准则（如有）所需的个人信息。

We collect only those personal information which are prescribed/allowed by the relevant laws and regulations and are required to provide the services to customers and also to meet the Regulatory obligations/guidelines if any.

2.3.2 客户有权根据适用法律和其他现行监管准则获取、更正、删除其个人信息。

Customers have the rights to obtain, correct, delete their personal information as per applicable laws and other prevailing regulatory guidelines.,

2.3.3 我行收集的个人信息不得用于直接商业营销目的。

The personal information collected by our bank will not be used for direct commercial marketing.

第3条 个人信息存储和使用时间

Article 3 Storage and Use Time of Personal Information

3.1 我行和您所签署之金融服务合同的有效期。

The duration of the financial service contract signed by our bank and you.

3.2 存储期限从个人信息收集之日起算，直至业务关系终止之日。

From the date of personal information collection until the termination of the business relationship, storage will be there.

3.3 我行所获取的所有个人信息不会用于除上述提及的收集/使用目的或法律规定之使用目的外的其他目的。根据相关法律和法规，若无合法理由而继续存储个人信息，或收集和使用个人信息的目的已达成，则我行将会立即删除相关个人信息。如果用户要求删除个人信息，并且，相关法律和法规并未要求保留该等个人信息，那么，在收到用户的删除申请后，我行将根据相关法律的规定及时删除所有个人信息。

All personal information obtained by our bank will not be used for other purposes except for the purposes of collection/use mentioned above or the purposes of use stipulated by law. According to relevant laws and regulations, if personal information continues to be stored for no valid reason, or the purpose of collecting and using personal information has been achieved, our bank will immediately delete the relevant personal information. If a user requests the deletion of personal information, and relevant laws and regulations do not require the preservation of such personal information, after receiving the user's deletion request, the Bank will delete all personal information in a timely manner, and the deletion of personal information shall be handled in accordance with relevant laws.

第 4 条拒绝同意权

Article 4 Right to refuse consent

4.1 用户可以拒绝接受对个人信息的收集和使用，但是，这样会导致我行无法实现正常业务交易，甚至会导致我行无法正常提供金融服务。用户应承担由此导致的不良后果。提请用户注意上述事宜。

The user may refuse to accept the collection and use of personal information, but as a result, the normal business dealings with our bank cannot be realized, or even the financial services cannot be performed normally, the negative consequences brought by the user shall be borne by the user, please stay cautiously.

4.2 用户同意签署本同意函，即表示其已仔细阅读并理解所有上述事宜，并同意我行收集和使用相关个人信息。

The user agrees to sign this consent form, which means that he has carefully read and understood all the above matters, and agrees to the collection and use of relevant personal information.

第 5 条同意有效性和变更

Article 5 Validity and change of consent

5.1 本同意函自您做出同意之日起生效。

This consent form becomes effective from the date of your consent.

如果您已在我行开立银行账户，或与我行签署金融服务协议，则签署本同意函即表示您同意我行之前已经做出的个人信息收集和使用行为。

If you have opened an account with our bank or signed a financial service agreement with our bank, the signing of this consent form shall also be regarded as a consent to the collection and use of personal information that has occurred before.

5.2 如果出现重要的经营或业务原因，我行保留修改本同意函的权利。但是，即便修改本同意函，我行仍会在中华人民共和国网络安全法和中华人民共和国数据安全法、个人信息保护法以及其他相关法规许可的范围内进行相应的修改。

Our bank reserves the right to modify this consent form when there are important reasons for operation or business. However, even if it is modified, it will be revised within the scope permitted by the "Network Security Law of the People's Republic of China", "Data Security Law of the People's Republic of China", "Personal Information Protection Law" and related laws and regulations.

5.3 如果处理目的或方法或收集的个人信息类型发生变化，本行将再次征得客户的同意，

Consent will be obtained again from customers if there is a change of the purpose or method of processing, or the type of personal information collected,

第 6 条争议解决和联系信息

Article 6 Dispute Resolution and Contact Information

6.1 中华人民共和国法律适用于本同意函的签署、执行和争议解决事宜。

The laws of the People's Republic of China shall apply to the conclusion, execution and dispute settlement of this consent form.

6.2 如果双方就本同意函的内容或其执行发生任何争议，则当事双方应竭尽全力通过友好协商方式解决该等争议。如果无法通过协商方式解决该等争议，则一方可以向我行所在地具有管辖权的人民法院提起上诉。

If there is any dispute between the two parties regarding the content of this consent form or its implementation, the two parties shall try their best to resolve it through friendly negotiation; if the negotiation fails, either party may bring a lawsuit by the people's court with jurisdiction in the place where our bank is located.

6.3 我行保留解释和修改本同意函的权利。

Our bank reserves the right to interpret and modify the consent form.

6.4 我行未行使本同意函中的任何权利或规定并不构成对前述权利的弃权。

The failure of our bank to exercise any rights or provisions of this consent form does not constitute a waiver of the foregoing rights.

6.5 如果本同意函的任何条款全部或部分无效，则其余条款仍保持其有效性和约束力。

If any clause in this consent form is completely or partially invalid, the remaining clauses in this agreement are still valid and binding.

6.6 关于本同意函的内容和执行事宜，如有其他问题、建议、评论等等，欢迎联系我行，联系方式如下所示：

If you have any other questions, suggestions, comments, etc. regarding the content and implementation of this consent form, you are welcome to contact our bank in the following ways:

6.7 将信息传输至总行和出于相关业务目的收集敏感客户信息需要单独征求客户的同意

6.7 This will serve as separate consent for transfer his information to Banks Head office and processing of sensitive customer information collected for the underlying business

.第 7 条补充规定

Article 7 Supplementary Provisions

7.1 可以纸质方式签署本同意函，或由使用者登录并点击确认方式予以签署，所有签署方式均具有同等法律效力。

This consent form can be signed by paper, or signed by the user to log in and click to confirm, etc., all of which have the same legal effect.

7.2 可以在我们的“隐私政策”中查阅本同意函中提及的特定数据（个人信息）收集、使用和存储规范。

The specific practices of the collection, use and storage of data (personal information) referred to in this consent form can be found in our "Privacy Policy".

同意人特此确认：

The consenter confirms:

日期：

Date: