

# Documentation on Data Privacy policy

**CHENNAI** 

March 2016



### 1.1 OBJECTIVE

We value you as a customer / user of our website and respect your right to privacy. **Hinduja Leyland Finance** is committed to ensuring that privacy of the information you provide to us. This policy sets out how **Hinduja Leyland finance** uses and protects the information you provide and is subject to changes from time to time. Hence we request you to go through the policy every time you access the site.

# 1.2 PERSONAL INFORMATION

We collect information of a person at the time of loan application with us. We generally collect information such as your name, date of birth, gender, job title, contact address including email address, contact number, income details, existing loan details. We store this information for our records as well as authentication purposes.

## 1.3 WHY DO WE COLLECT

We require this information to understand your details, financial details and provide you loan.

- Internal record keeping
- To send you information about other products and services offered by Hinduja Leyland Finance or its affiliates including promotional e-mails, new products, special offers, or any other information which we think maybe interesting to you
- To contact you for due reminders, over due reminders, policy reminder notices, claims
  processing and to keep you updated on the finance sector and Hinduja Leyland Finance
  through our newsletters. In event you do not wish to receive such information, you may
  unsubscribe through a mail to us.
- We may also use the information for conducting surveys, market research purposes
- We may contact you by phone, mobile, e-mail or fax



### 1.4 DISCLOSURE OF INFORMATION

Subject to the other terms contained herein, we will not disclose your personal information to any third parties or affiliates for their promotional purposes, unless acting under a good faith belief that such action is necessary to:

- Conform to any statutory or legal requirements or comply with legal process or judicial orders
- Protect, enforce and defend our rights or property
- Protect our interests or interests of Hinduja Group Companies

The Customer authorizes **Hinduja Leyland Finance**, share, part with all information related to the details and transaction history of the Customers to its affiliates / banks / financial institutions / credit bureaus / agencies / participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold **Hinduja Leyland Finance** liable for use or disclosure of this information.

With your consent, we may share your information with our Group companies for offering their products/ services. In case you do not want to be solicited for any such services/ goods you may please indicate so.

### 1.5 UPDATING PERSONAL INFORMATION

If you need to update your personal information or there is any change in the personal information, or if you no longer desire our service, you may email to compliance@hindujaleylandfinance.com by contacting us by post to Customer Care, Hinduja Leyland finance, 27A, Developed Industrial Estate, Guindy, Chennai - 600032

# 1.6 RETENTION OF PRIVATE DATA

We shall be holding your data in our systems for the period that you are our customer. However, regulatory requirements may require that the data be stored for an extended period. In such cases, we will be forced to retain your information even though you are no longer our customer.



### 1.7 BUSINSS TRANSITIONS

In the event **Hinduja Leyland Finance** undergoes a business transition including merger, acquisition by another company, or sale of all or a portion of its assets, your personally identifiable information will likely be among the assets transferred. You will be notified via [email] [prominent notice on our website for 30 days] of any such change in ownership or control of your personal information.

# 1.8 GRIEVANCE REDRESSAL

While, we will strive to ensure you do not have any grievance, in case you have any concern or grievance, you may address the same to the Chief Grievance Officer, whose contact details have been published on our website.