

State Bank of India (California) Online and Mobile Privacy Policy

This Online and Mobile Privacy Policy explains how we collect, share, use, and protect information when you visit or use our online and/or mobile service. This policy covers State Bank of India (California)'s many online services, including SBIC websites, SBIC Mobile, and SBIC-branded social media sites or pages, as well as any interactions you may have while viewing content provided through one of SBIC's digital advertising campaigns.

- SBIC Mobile and our social media sites or pages may have additional terms from this policy about the privacy of your information. Please review the privacy policy for the specific online service you are using.

Information we collect

Personal Information

When you visit or use our online services, we may collect personal information from or about you such as your name, email address, mailing address, telephone number(s), account numbers, limited location information (for example, a zip code to help you find a nearby ATM), user name and password. We may also collect payment card information, social security numbers, driver's license numbers (or comparable) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

Other Information

In addition to the personal information described above, we may collect certain information about your use of our online services. For example, we may capture the IP address of the device you use to connect to the online service, the type of operating system and browser you use, and information about the site you came from, the parts of our online service you access, and the site you visit next. We may use cameras to We or our third-party partners may also use cookies, web beacons or other technologies to collect and store other information about your visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about you.

- *SBIC Mobile*

For your convenience, SBIC offers you the ability to access some of our products and services through mobile applications and mobile-optimized websites ("SBIC Mobile"). When you interact with us through SBIC Mobile, we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location, and analytical information about how you use your mobile device. We may capture your information about your Contacts. We may use cameras to Capture check images, take picture of receipts, scan ID, scan authorized QR codes and to conduct video chat. We may ask your permission before collecting certain information (such as precise geo-location information and information about your Contacts) through SBIC Mobile.

Use of Information

We use the information discussed above in a number of ways. Such as:

- Processing applications and transactions;
- Verifying your identity (such as when you access your account information);
- Preventing fraud and enhancing the security of your account or our online services;
- Responding to your requests and communicating with you;

- Managing your preferences;
- Performing analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view;
- Providing you tailored content and marketing messages; Operating, evaluating and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies; and
- Allowing Access to Your Location is used to help prevent fraudulent activity and to display locations near you.
- Allowing Access to Contacts allows you to use features that allow you to send money via your mobile app. We will only add the contacts you choose and that information will not be shared.
- Allowing Access to Camera lets you Capture check images, take picture of receipts, scan ID, scan authorized QR codes and to conduct video chat.

We may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

Disclosure of Information

We may share the information we collect from and about you with our affiliates and other third parties. For example, we may share your information with:

- SBIC third-party service providers;
- SBIC affiliated websites and businesses in an effort to bring you improved service across our family of products and services, when permissible under relevant laws and regulations;
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties.

Where appropriate, we will limit sharing of your information in accordance with our U.S. Consumer Privacy Notice.

Other Privacy Disclosures

- If you have a financial product or service with us, we will use and share any information that we collect from or about you in accordance with our U.S. Consumer Privacy Notice, which offers you certain choices with respect to the use and sharing of your personal information.
- If you are a California resident, you may have rights under the California Consumer Privacy Act. Please review the CCPA Privacy Notice.
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Understanding Cookies, Web Beacons and Other Tracking Technologies

We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for various purposes, such as fraud prevention and monitoring our advertising and marketing campaign performance. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

- “Cookies” are small amounts of data a website can send to a visitor’s web browser. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize your experience. Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our online services.
- Clear GIFs, pixel tags or web beacons—which are typically one-pixel, transparent images located on a webpage or in an email or other message—or similar technologies may be used on our sites and in some of our digital communications (such as email or other marketing messages). They may also be used when you are served advertisements or you otherwise interact with advertisements outside of our online services. These are principally used to help recognize users, assess traffic patterns and measure site or campaign engagement.
- Local Shared Objects, sometimes referred to as “flash cookies” may be stored on your hard drive using a media player or other software installed on your device. Local Shared Objects are similar to cookies in terms of their operation, but may not be managed in your browser in the same way. For more information on managing Local Shared Objects, [click here](#)(Opens Overlay).

Linking to Third-Party Websites

SBIC may provide links to websites that are owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website’s privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use and security practices of the linked third-party website before providing any information on that website.

Security

We use reasonable physical, electronic, and procedural safeguards that comply with federal standards to protect and limit access to personal information. This includes device safeguards and secured files and buildings. Visit our [Security Policy](#) for additional information about how we protect your Personal Information.

Updating Your Information

Keeping your account information up-to-date is very important. You may review or update certain account information by logging in your SBIC online or mobile banking applications. If you cannot change the incorrect information online, or you prefer to request changes offline, please use the Contact Us option on our site, or call or write to us using the contact information listed on your account statements, records, or other account materials. You can also visit one of our branches and speak to one of our branch representatives.

Changes to this Online Privacy Policy

We may change this Online and Mobile Privacy Policy from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page with a new “Last Updated” date. Any

changes to this Online and Mobile Privacy Policy will become effective when posted unless indicated otherwise.