

NRI PRIVACY NOTICE

Last updated on: 5th May 2026

1 Introduction

Ujjivan Small Finance Bank Limited (hereinafter referred to as “Ujjivan”, “Ujjivan SFB”, “the bank”, “we”, “our”, or “us”) values and respects the privacy of our Non-Resident Indian (“NRI”) customers and users accessing our digital channels from outside India. We are committed to protecting your personal data and ensuring that it is handled responsibly, lawfully, and transparently in compliance with applicable international privacy and data protection laws as mentioned in Annexure I.

This Privacy Notice explains how we collect, use, process, share, and protect your personal data when you visit or use Ujjivan SFB’s NRI website, mobile applications, or other digital services while residing in jurisdictions outside India.

This notice applies exclusively to NRI customers and website users located outside India. If you are located in India, please refer to the Website Privacy Notice.

2 Scope

This Privacy Notice applies to all personal data collected from NRI customers and users who:

- Visit or use Ujjivan’s Website, NRI digital platforms or online services;
- Access our NRI banking products, forms, or communications; or
- Interact with our marketing or customer support channels from outside India.

This Privacy Notice does not apply to third-party websites or applications linked to our platforms. We encourage you to review the privacy notices of those entities independently.

Addendums and Jurisdictional Application

To ensure transparency and compliance with jurisdiction-specific legal requirements, region-specific addendums are attached to this NRI Privacy Notice. These addendums form an integral part of this Notice and outline any additional obligations, rights, or safeguards applicable in certain jurisdictions where Ujjivan SFB operates or provides services to NRI customers.

3 Objective of the Notice

The objective of this NRI Website Privacy Notice is to inform our Non-Resident Indian customers about how Ujjivan SFB manages, protects, and uses their personal data collected through our NRI-specific digital platforms. It aims to provide clarity and assurance regarding the privacy practices adopted by Ujjivan SFB and to demonstrate our commitment to international data protection standards.

4 Definitions

For the purpose of this Privacy Notice, the following terms shall have the meanings ascribed below:

Term	Definition
Personal Data	Any information that identifies or can be used to identify an individual, such as name, contact details, or financial information.
Processing	Any action performed on personal data, such as collecting, storing, using, sharing, or deleting it.
Consent	Your clear agreement allowing Ujjivan to collect or use your personal data for a specific purpose. You may withdraw your consent at any time.
Data Principal/ Data Subject	The individual whose personal data is being processed.
Data Fiduciary/ Data Controller	The organisation that determines how and why personal data is processed. In this Notice, this refers to Ujjivan Small Finance Bank Limited.
Data Processor	A third party that processes personal data on behalf of Ujjivan.
Data Breach	Any incident where personal data is accessed, disclosed, lost, or altered without authorization.
Third Parties	External organisations or service providers that process personal data on behalf of Ujjivan to support our services.
Child / Minor	An individual under 18 years of age.
Data Protection Officer (DPO)	The designated officer responsible for overseeing data protection and handling privacy-related queries or complaints.

Note: All other words and expressions used in this Notice but not defined herein, shall have the same meaning as ascribed to them under the Act.

5 Legal Basis

Ujjivan will process your Personal Data only in accordance with lawful grounds, as outlined below:

9.1. Consent

As a Data Controller/ Data Fiduciary, Ujjivan processes your Personal Data only with your explicit, informed, and freely given consent, except where processing without consent is permitted under applicable law.

For instance, we will seek your consent before sending you direct marketing communications or processing your data for purposes beyond what was originally disclosed.

When requesting consent, Ujjivan will:

- Clearly explain the purpose of processing your data,
- Provide you with an opt-in mechanism, and
- Allow you to withdraw consent at any time.

If a new purpose for processing arises, Ujjivan will obtain fresh consent before commencing such processing to ensure transparency and compliance with applicable laws.

9.2. Contractual Obligations

Your Personal Data may be processed when it is necessary to perform a contract to which you are a party, or to take steps at your request before entering into such a contract. This includes processing required to provide banking and financial services, verify your identity, process transactions, manage customer relationships, or deliver other services you have requested from Ujjivan.

9.3. Legal Obligations

Ujjivan also processes Personal Data to comply with its legal and regulatory obligations under applicable laws and directions. Such obligations include performing Know Your Customer (KYC) and Anti-Money Laundering (AML) checks, maintaining records, ensuring tax and statutory compliance, adhering to data localization and cybersecurity requirements, and responding to lawful requests, court orders, or regulatory investigations.

9.4. Vital Interests

Ujjivan may process your Personal Data where it is necessary to protect your vital interests or those of another individual. This includes responding to emergencies, ensuring safety, preventing fraud or unauthorized access, or taking steps to safeguard your account or financial assets in case of suspicious activity.

9.5. Public Interest

Your Personal Data may be processed when it is necessary for performing a task in the public interest or in the exercise of authority vested in Ujjivan by law.

9.6. Legitimate Interest

Ujjivan may process Personal Data based on its legitimate business interests or those of a third party, provided such interests do not override your rights and freedoms. Any processing under this basis is assessed carefully to ensure it is necessary, proportionate, and conducted with appropriate safeguards to protect your privacy.

Note: In addition to the lawful bases mentioned above, certain jurisdictions recognise additional grounds for processing personal data such as the performance of any task carried out by a public authority, and processing

for purposes of historical, statistical, journalistic, literary, artistic, or scientific research, subject to applicable safeguards and regulations.

6 Personal Data Collected and How We Use It

Ujjivan SFB collects certain Personal Data from customers and users to provide banking and related services securely, efficiently, and in compliance with applicable laws. This data is used only for the purposes outlined below and is processed on lawful grounds as required by the applicable laws.

Category	Examples	Purpose
Identity Information	Name, Customer ID	To identify customers, create and maintain accounts, and provide banking services, including regulatory identification requirements.
Authentication & Security Information	Login credentials, OTP	To verify user identity, prevent fraud, protect accounts, and ensure secure access to digital banking platforms.
Contact Information	Mobile number, email address, residential address	To communicate with customers, send alerts and statements, respond to service requests, and provide updates regarding banking services.
Account & Service Information	Account details, service requests	To process transactions, deliver banking products and services, comply with regulatory obligations, and manage customer relationships.
Customer Communication & Feedback	Complaints, support requests	To address grievances, improve services, conduct internal analytics, and enhance customer experience.

Some Personal Data is mandatory to provide specific services, while other information is optional. You may choose not to provide optional data or opt out of non-essential communications; however, not providing mandatory data may limit your ability to use certain services.

Ujjivan SFB ensures that all Personal Data is processed lawfully, fairly, and transparently, and only the minimum necessary data is collected to achieve these purposes.

7 Data Sharing and Disclosure

We only share your data as necessary to provide you with our services or comply with the law.

11.1. Disclosure to Third Party

When you request a service that involves a third party, your Personal Data may be shared with that third party in order for the service to be completed. Wherever possible, you will have the option to restrict disclosure to third parties. However, if sharing Personal Data with a specific third party is required for the provision of services, you will be unable to use such services if you refuse such disclosure. The following are the third parties with whom your Personal Data may be shared:

- **Insurance Providers:** We may share your Personal Data with insurance providers when you select an insurance product, so that they can process your application, verify your identity, and issue the chosen policy.
- **Marketing and Social Media Partners:** We may share data with marketing and social media partners to manage Ujjivan's official social media pages and marketing activities.
- **Government and Regulatory Authorities:** We may share Personal Data with government agencies, regulatory authorities, law enforcement bodies, and courts to comply with applicable laws, fulfill reporting obligations, respond to lawful requests, and prevent or investigate fraud or other unlawful activities.
- **Identity and Credit Verification Agencies:** We may share Personal Data, such as monthly income, PAN, Aadhaar, and other details, with authorized credit rating and verification agencies when you apply for services like loans, to assess eligibility and verify information.
- **IT Service Providers:** We may share Personal Data with IT service providers who provide technical support, website maintenance, analytics, and other services to ensure smooth operation of our digital platforms.
- **Third Party Vendors:** We may share Personal Data with other service providers, including payment processors, banks, card issuers, recruitment portals, and other authorized vendors, to facilitate uninterrupted services and opportunities.

Link to other sites

The website may contain links to third party applications/websites that may collect Personal Data about you. In the event you access such third-party applications/websites, please be aware that the Privacy Notice of such third party shall be applicable on the Personal Data collected from such applications/websites. You are requested to review those policies, before proceeding to use those applications/ websites. We do not accept any responsibility or liability for usage of your Personal Data by these third parties or their policies.

11.2. Cross Border Data Transfer

As Ujjivan provides banking services to Non-Resident Indian (NRI) customers globally, your Personal Data may be transferred to or accessed from countries outside your country of residence, including locations where Ujjivan or its service providers operate.

Such transfers may occur to support banking operations, process transactions, deliver services, maintain technology infrastructure, and comply with legal or regulatory obligations.

Ujjivan SFB ensures that all cross-border data transfers are carried out in accordance with applicable data protection laws and are protected through appropriate safeguards, such as Standard Contractual Clauses (SCCs), intra-group data transfer agreements, or other legally recognized mechanisms.

Note: Certain jurisdictions may have specific, stringent requirements for international data transfers, particularly regarding transparency, mandatory local mechanisms, or data localization. Such requirements (if any) have been outlined in the Addendum.

8 Protection of Personal Data

The data made available to us will be secure and inaccessible to any unauthorized party. The security of our customer's information is our paramount concern for which we have taken numerous safeguards. We ensure adequate physical, procedural and electronic protection of the customer's information. When the customer inputs any personal or other information, it gets collected through our server(s) in our database(s). Other information accessed by us is also safely collected in our database(s). Our database is password protected and access to which is available only after passing through the various safety controls.

9 Data Subject Rights

As a customer or user of Ujjivan's website and services, you have specific rights over your personal data. Ujjivan is committed to facilitating the exercise of these rights, regardless of your location. We will respond to your request in accordance with the laws applicable to your jurisdiction. Please note that these rights are not absolute and are subject to certain exemptions and legal obligations.

13.1. Common Universal Rights

The following rights are generally recognized and afforded to you under global data protection laws, as applicable to NRI customers based in the following regions: Europe, North America, GCC & Middle East, APAC, Africa, Latin America & Caribbean, and Australia & New Zealand.

Right	Description
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Right to be Informed	You have the right to be informed about how we collect, use, process, and share your personal data.
Right of Access	You have the right to obtain confirmation as to whether or not your personal data is being processed, and to request a copy of the personal data we hold about you.
Right to Rectification/Correction	You have the right to request that we correct any inaccurate, incomplete, or outdated personal data we hold about you.
Right to Erasure/Deletion (Right to be Forgotten)	You have the right to request the deletion or destruction of your personal data where there is no longer a legal justification or legitimate purpose for us to continue processing it (e.g., if you withdraw consent or the data is no longer necessary for the purpose it was collected). Note: We may be legally obligated to retain certain financial and transactional data.
Right to Withdraw Consent	Where we process your personal data based on your consent, you have the right to withdraw that consent at any time. Withdrawal of consent will not affect the lawfulness of processing based on consent before its withdrawal.
Right to Object	You have the right to object to the processing of your personal data in certain circumstances, particularly where the processing is for direct marketing purposes.
Right to Grievance Redressal	You have the right to file a complaint or raise a grievance regarding the processing of your personal data with our designated Grievance Officer or the relevant Data Protection Authority/Supervisory Authority in your jurisdiction.

13.2. Country-Specific Rights and Variations

Certain jurisdictions grant additional rights or specific nuances to the rights listed above. These supplemental rights are outlined in detail in the relevant Country-Specific Addendum to this Privacy Notice.

Please consult the addendum for your location for the full scope of your rights.

10 Exercising Your Rights

To exercise any of the above rights, you may submit a request via the Data Subject Rights Form at [Insert Link] and email us at customercare@ujjivan.com with relevant details.

Ujjivan will review and process your request in line with applicable laws and respond within the timelines prescribed under the DPDPA.

Other mechanisms for controlling your data:

- **Opt-Out of Non-Essential Communications** – You can choose not to receive promotional or marketing communications. Please note that mandatory data required to provide core services cannot be opted out.
- **Consent Withdrawal** – You may withdraw your consent for Ujjivan to process your Personal Data at any time by emailing customercare@ujjivan.com. Upon withdrawal, active processing will stop, though data may be retained for legal or archival purposes. Note that this may limit access to certain services.

What happens next:

1. Acknowledgment – Ujjivan will confirm receipt of your request.
2. Verification – For security, we may request additional information to verify your identity.
3. Processing – Your request will be reviewed and processed in accordance with the DPDPA and corresponding Rules, 2025.
4. Response Timeline – We will respond within the timelines prescribed under applicable laws.
5. Escalation – If unsatisfied with the resolution, you may escalate via Ujjivan’s grievance redressal mechanism or approach the Data Protection Board of India after using our process

11 Personal Data of Minors

Ujjivan is committed to protecting the privacy of children (individuals who have not attained the age of majority under applicable law) and persons with disabilities. We generally do not directly collect or process Personal Data of children. In certain cases, such as when limited information about children is provided in forms to assess household income or family information, such data is used solely for that specific purpose and is not further processed.

For services involving minors or persons with disabilities, verifiable parental or guardian consent will be obtained before processing their Personal Data, in accordance with applicable laws and regulations. Ujjivan ensures that any processing of children’s data is lawful, minimal, and handled securely

12 Cookies

“Cookies” are small files stored on your device that help us provide and enhance our services. We use cookies to improve your browsing experience, analyze website usage, and support the proper functioning of our website.

Cookies used on our website may include:

- **Essential cookies**, which are necessary for the operation and security of the website and cannot be disabled through our systems; and
- **Non-essential cookies**, such as analytics or performance cookies, which help us understand how users interact with our website and improve our services.

Where required by applicable law, we obtain your consent before placing non-essential cookies on your device through a cookie banner or consent management tool available on our website.

You can also manage or block cookies through your browser's privacy settings. Please refer to your browser's help function for guidance. Note that disabling certain cookies may affect the functionality of our website.

For more details about the cookies we use and how to manage your preferences, please refer to our Cookie Notice.

13 Data Retention and Deletion

Ujjivan retains Personal Data only for as long as necessary to fulfil the purposes for which it was collected, including providing banking services and complying with legal, regulatory, tax, accounting, and reporting obligations.

In general, personal data may be retained for the duration of the customer relationship and for a reasonable period thereafter as required under applicable banking and regulatory laws. Once the retention period expires or the data is no longer required, Ujjivan will securely delete or anonymize the Personal Data.

Users may request deletion of their Personal Data in accordance with their rights under the applicable law subject to any legal obligations to retain such data.

14 Data Breach

Ujjivan takes the security of your Personal Data seriously and implements strong technical, administrative, and physical safeguards to protect it from unauthorized access, loss, disclosure, or alteration.

In the event of a data breach, Ujjivan will:

- Promptly investigate and contain the breach,
- Notify affected Data Subjects as required by law,
- Report the breach to the relevant regulatory authorities, including the Data Protection Board of India, and
- Take steps to prevent recurrence and minimize any impact.

Your Role as a Data Subject:

You are encouraged to stay vigilant and report any suspicious activity or potential misuse of your Personal Data to Ujjivan immediately. Prompt reporting allows us to act quickly to contain the breach and protect your data. You can contact us through privacy.team@ujjivan.com to report any suspected Data Breach incident.

15 Queries

If you have any questions, concerns, or requests regarding this Privacy Notice or the processing of your Personal Data, you may contact our Data Protection Officer (DPO) or Privacy Team at privacy.team@ujjivan.com

16 Review and Revision

We may update this Privacy Notice from time to time to reflect changes in our services, regulatory requirements, or how we handle your Personal Data. Whenever we make updates, the revised notice will be published on our official website at <https://www.ujjivansfb.bank.in/>, along with the “Last Updated” date.

We encourage you to review this Privacy Notice regularly so that you remain informed about how we collect, use, and protect your information.

By continuing to use our website or other online services after any updates are published, you acknowledge and accept the changes. If you do not agree with the updated Privacy Notice, you may stop using our services and withdraw your consent at any time by contacting us through our grievance redressal channels.

The data protection laws applicable to you, and the rights available in relation to your personal data, may vary depending on your country or region of residence. To make this information easier to navigate, we have provided region-specific sections below. Please select the region that applies to you to view the relevant rights and details.

17 Data Subject Rights Addendums

Below are the Region/Country-wise statutory Data Subject Rights provided:

17.1 Europe

If you are a resident of Europe (EU, UK, EEA, or other European countries), you may have certain privacy rights regarding your personal data. These rights are based on the EU General Data Protection Regulation (GDPR), the UK GDPR, and applicable national laws including:

Common Rights Across Europe

Right	What It Means
Right to be Informed	You can know what personal data Ujjivan SFB collects (e.g., KYC data, transaction details), why it is processed, and how it is used.
Right of Access	You can request a copy of your personal data held by Ujjivan SFB.
Right to Rectification	You can ask Ujjivan SFB to correct any inaccurate or incomplete personal data.
Right to Erasure (“Right to be Forgotten”)	You can request deletion of your personal data (subject to legal and regulatory requirements for banking records).
Right to Restrict Processing	You can request that Ujjivan SFB restrict certain types of processing, e.g., storing your personal data without active use.
Right to Data Portability	You can request your personal data in a structured, machine-readable format to transfer to another financial service provider.
Right to Object	You can object to certain types of processing, such as marketing communications.

Additional or Country-Specific Requirements

Country	Extra Rights / Notes
France	Post-mortem Rights: The data subject has the explicit legal right to give instructions regarding the storage, deletion, and communication of their personal data after their death.
Germany	Employee Data Protections: If you provide employment-related information to Ujjivan SFB, additional safeguards may apply. Professional Secrecy Protections: For sensitive professional information (e.g., medical, legal), Ujjivan SFB will comply with stricter confidentiality rules.
United Kingdom	Some rights may be limited for national security, immigration, defence, or law enforcement purposes.

Note: Age of consent for children varies national laws. Rights of children under these ages may require parental consent.

17.2 North America

If you are a resident of the United States, Canada or Mexico, you may have specific privacy rights regarding your personal data. These rights are based on applicable federal and state/provincial privacy laws, including the California Consumer Privacy Act (CCPA) as amended by the CPRA, and Canada’s Personal Information

Protection and Electronic Documents Act (PIPEDA), along with relevant provincial laws such as Quebec's Law 25.

Common Rights across North America

Right	What It Means
Right to Be Informed / Right to Know	You have the right to know what personal data is being collected, why it is processed, and with whom it is shared. Organizations must clearly communicate these details before or at the time of collection.
Right of Access	You can request access to your personal data held by the organization, including details on how it is used and shared. A readable copy must be provided within a reasonable timeframe.
Right to Correction (Rectification)	You can request correction or updating of inaccurate, incomplete, or outdated personal data. Once verified, organizations must correct the record and notify relevant third parties.
Right to Deletion (Erasure)	You can request deletion of your personal data when it is no longer necessary, subject to legal or regulatory retention obligations.
Right to Withdraw Consent	You can withdraw consent for processing your personal data at any time, subject to legal or contractual requirements.
Right to Lodge a Complaint	You can file a complaint with the relevant privacy authority (e.g., OPC in Canada or the CPPA in California) if you believe your data has been mishandled.
Right to Non-Discrimination	You cannot be denied services, charged different rates, or otherwise penalized for exercising your privacy rights.

Additional or Country-Specific Requirements

Country	Extra Rights/Notes
Mexico	Right to Object Processing (Automated decision-making): You can object to certain types of processing, including when your personal data is subjected to automated decision-making process.
	Right to Opt-Out of Sale or Sharing of Personal Information: You have the right to direct a business not to sell or share their personal information.

United States of America (CCPA)	Right to Limit Use of Sensitive Personal Information: You can limit the use and disclosure of sensitive personal information to what is necessary to perform services or provide goods reasonably expected by the consumer.
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17.3 GCC and Middle East

If you are a resident of the GCC and Middle East region you may have certain privacy rights regarding your personal data. These rights are based on the national laws of the countries within the above-mentioned region.

Common Rights across GCC and Middle East

Right	What it means
Right to Delete	You can request deletion of your personal data (subject to legal and regulatory requirements for banking records).
Right to Correction	You can ask Ujjivan SFB to correct any inaccurate or incomplete personal data.
Right of Access	You can request a copy of your personal data held by Ujjivan SFB.

Additional or Country-Specific

Country	Extra Rights / Notes
UAE	<p>Right to restrict processing Individuals have the right to compel the Controller to restrict, suspend or stop the processing of their data.</p> <p>Right to object to automated decision-making: Individuals can object to decisions made about them based on automated means. They also have the right to obtain human intervention to review decisions made which were based on automated processing.</p>
UAE/Oman	<p>Right to request transfer: Individuals have the right to obtain their personal data in a machine-readable format and the right to request that transfer of their data to another controller.</p>
Oman/ Qatar	<p>Right to revoke/withdraw their consent: You can withdraw consent for processing your personal data at any time, subject to legal or contractual requirements.</p>
Saudi Arabia/ Bahrain	<p>The right to be informed You can know what personal data Ujjivan SFB collects (e.g., KYC data, transaction details), why it is processed, and how it is used.</p>

17.4 APAC

If you are a resident of the Asia-Pacific (APAC) region, including countries in South Asia (excluding India), Southeast Asia, and the Far East, you may have certain privacy rights regarding your personal data. These rights are based on the national privacy and data protection laws applicable within your country of residence.

Common Rights across Asia-Pacific region

Right	What it means
Right of Access	You can request a copy of your personal data held by Ujjivan SFB.
Right to Correction	You can ask Ujjivan SFB to correct any inaccurate or incomplete personal data.
Right to Withdraw Consent	You can withdraw your consent given to Ujjivan SFB to process your personal data anytime.
Right to Deletion/Erasure	You can request deletion of your personal data (subject to legal and regulatory requirements for banking records).
Right to be Informed	You can know what personal data Ujjivan SFB collects (e.g., KYC data, transaction details), why it is processed, and how it is used.
Right to Object:	You can object to certain types of processing, such as marketing communications.

Additional or Country Specific Requirements

Country	Extra Rights / Notes
Malaysia/ Indonesia/ Vitenam/ Kazakhstan	Right to Restrict/Block Data Processing: You may, by the means of a written notice require Ujjivan SFB to cease to process or not begin processing your personal data for a certain time-period.
Indonesia/ Philippines/ Sri Lanka	Right to Review Automated Decision: You can review, restrict or even object to be subjected to a decision solely based on the automated processing of your personal data. (E.g. Profiling of your personal data)
Hong-Kong/ Malaysia/ Indonesia	Right to prevent processing for direct marketing: You may Restrict/Object to Ujjivan SFB using your personal data for direct marketing purposes of their own or through third-party.
Indonesia/Vietnam/Sri Lanka	Right to Complain: You can file a complaint with the relevant privacy authority if you believe your data has been mishandled.

Singapore/ Indonesia/ Sri Lanka	Right to file a Lawsuit/Private Action: If you are not satisfied with the decision of the relevant Data Protection Authority, you may proceed with civil proceedings against such decision or non-compliance by the Data Controller.
Indonesia/ Vietnam/ Philippines	Right to Data Portability: You can request to obtain a copy of your personal data in a structured, generic and commonly used manner which can be operated on various systems and transferred to other controllers (other than Ujjivan SFB).
Indonesia	Right to Non-Discrimination: You cannot be denied services, charged different rates, or otherwise penalized for exercising your privacy rights.
Philippines	Right to Transmit your rights: Your legal heir or assignee to invoke your rights after your death or due to your incapacity to exercise the said rights.
Philippines/ Indonesia	Right to Claim Damages: You have the right to demand compensation against any such financial loss or emotional distress caused by the Data Controller's non-compliant actions.

17.5 Africa

If you are a resident of a country in the Africa continent, you may have certain privacy rights regarding your personal data. These rights are based on the national laws of the countries within the above-mentioned region.

Common Rights across Africa

Right	What it means
Right of Access	You can request a copy of your personal data held by Ujjivan SFB.
Right to Correction	You can ask Ujjivan SFB to correct any inaccurate or incomplete personal data.
Right to Review Automated Decision:	You can review, restrict or even object to be subjected to a decision solely based on the automated processing of your personal data. (E.g. Profiling of your personal data)
Right to Deletion/Erasure	You can request deletion of your personal data (subject to legal and regulatory requirements for banking records).

Right to prevent processing for direct marketing:	You may Restrict/Object to Ujjivan SFB using your personal data for direct marketing purposes of their own or through third-party.
Right to Object:	You can object to certain types of processing, such as marketing communications.

Additional or Country-specific Requirements

Country	Extra Rights / Notes
Nigeria/ Kenya/ Côte d'Ivoire	Right to Withdraw Consent: You can withdraw your consent given to Ujjivan SFB to process your personal data anytime.
Nigeria/ Kenya	Right to Data Portability: You can request to obtain a copy of your personal data in a structured, generic and commonly used manner which can be operated on various systems and transferred to other controllers (other than Ujjivan SFB).
South Africa/ Kenya/ Mauritius	Right to Appeal/Complain: You may initiate a complaint with the respective Authorities for any such decision of the Data Controller to act or failure to act.
South Africa	Right to be Notified of Processing or breach: You are entitled to be notified immediately if your data is being processed or if it has been accessed without any authorization (notification of data breach).

17.6 Australia and New Zealand

If you are a resident of Australia or New Zealand, you may have specific privacy rights regarding your personal data. These rights are based on applicable privacy laws, including the Privacy Act 1988 and the Australian Privacy Principles (APPs) in Australia, and the Privacy Act 2020 and the Information Privacy Principles (IPPs) in New Zealand.

Note: Some of the following rights arise from specific legal obligations that organizations must meet under Australian and New Zealand privacy laws. These obligations effectively give individuals certain expectations or rights in how their personal data is handled.

Common Rights across Australia and New Zealand

Right	What It Means
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Right to Be Informed / Transparency	You have the right to know what personal data is being collected, why it is processed, and how it will be used or shared. Organizations must be transparent about their information-handling practices and notify individuals at or before the time of collection.
Right of Access	You can request access to the personal information held about you by an organization and receive a copy within a reasonable timeframe.
Right to Correction (Rectification)	You can request correction or updating of your personal information if it is inaccurate, incomplete, or misleading. Organizations must take reasonable steps to ensure accuracy.
Right to Non-Retention (Qualified Right to Erasure)	Organizations must not retain your personal information longer than necessary for lawful purposes and must securely destroy or de-identify it when no longer required.
Right to Opt-Out of Direct Marketing	You can choose not to receive unwanted direct marketing communications from organizations.
Right to Lodge a Complaint	You can file a complaint with the relevant Privacy Commissioner or Information Commissioner if you believe your personal information has been mishandled.

17.7 Latin America & Caribbean

If you are a resident of a country in the Latin America or Caribbean region, you may have specific privacy rights regarding your personal data. These rights are derived from national data protection and privacy laws across the region, which seek to ensure transparency, fairness, and accountability in how personal data is processed.

Common Rights across South America and the Caribbean

Right	What it means
Right of Access	You can request a copy of your personal data held by Ujjivan SFB.
Right to Correction	You can ask Ujjivan SFB to correct any inaccurate or incomplete personal data.
Right to Review Automated Decision:	You can review, restrict or even object to be subjected to a decision solely based on the automated processing of your personal data. (E.g. Profiling of your personal data)
Right to Deletion/Erasure	You can request deletion of your personal data (subject to legal and regulatory requirements for banking records).

Right to be informed	You can know what personal data Ujjivan SFB collects (e.g., KYC data, transaction details), why it is processed, and how it is used.
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Additional or Country-Specific Requirements

Country	Extra Rights / Notes
Bahamas	Right to prevent processing for direct marketing: You may Restrict/Object to Ujjivan SFB using your personal data for direct marketing purposes of their own or through third-party.
Bermuda	Right to Appeal/Complain: You can file a complaint with the relevant privacy authority (e.g., Bermuda Office of Privacy Commissioner) if you believe your data has been mishandled. Right to remedy of Loss: You have the right to demand compensation against any such financial loss or emotional distress caused by the Data Controller's non-compliant actions.
Uruguay	Right to Review Automated Decision: You can review, restrict or even object to be subjected to a decision solely based on the automated processing of your personal data. (E.g. Profiling of your personal data)
Panama	Right to Object Processing: You have the right to object to Ujjivan SFB processing your personal backed by well-founded reasoning. You may also withdraw your consent to process your personal data. Right to Data Portability: You can request to obtain a copy of your personal data in a structured, generic and commonly used manner which can be operated on various systems and transferred to other controllers (other than Ujjivan SFB).
Jamaica	Right to Restrict Processing: You may, by the means of a written notice require Ujjivan SFB to cease to process or not begin processing your personal data for a certain time period.