

CONSENT

Consent in favour of HDFC Bank Ltd. (“Bank”) (given indirectly or through service provider or any platform or app)

1. In this Consent the following capitalized terms shall have the meanings assigned to them hereunder:

“**Data**” shall mean all personal data, sensitive personal data or information, transactional data, Derivative Data, any other information, etc., in relation to me/us, including the following including in relation to past Products:

- (a) know your customer (KYC)/anti money laundering (AML) data;
- (b) information submitted while making any application or request to the Bank for any Product;
- (c) any transactional data generated during the relationship or as a result of any transaction, statements, entries, logs, in relation thereto;
- (d) any information obtained/received by the Bank from any other source;
- (e) any Derivative Data.

“**Derivative Data**” shall mean any credit scores, credit information, behavioural projections, profiling, analytical results, reports (prepared by the Bank internally or other persons) including through any algorithms, analytics, software, automations, profiling etc., and whether such derivative is from the information collected from me/us or in combination with any other information sourced from any other person, database or source whether by the Bank or other persons. The process of arriving at and generation of such Derivative Data involving or through any of the above sub-processes/methods, shall be referred to as “**Derivation**”.

“**Specified Purposes**” shall collectively mean, credit assessment, risk assessment, risk analysis, obtaining credit information reports, scores, scrubs, fraud checks, fraud detections, fraud prevention, detecting and preventing crime including crime/ terror funding, detecting malpractices or discrepant documents or information, prevention of misuse, assessment of credit worthiness, financial standing, due diligence, background check, physical and other inspections, verifications, obtaining any reports for any of the above, KYC/ AML checks, customer service, monitoring, collections, default detection, default prevention, default investigation, recovery, any legal proceedings, actions, enquiries, investigations, pursuing any remedies, enforcing rights, reporting including credit reporting, KYC reporting, default reporting, filing, perfections etc., whether any of these are undertaken internally or through any credit information company, bureau, service provider, consultant, vendor, agent, fintech entity, co-brand entity/partner, distributor, selling/ marketing agent, any partner, other player/ intermediary in any ecosystem of which the Bank is a part, TPAP (for whom the Bank acts as PSP bank), collaborator, co-lender, co-originator, merchant, aggregator, lead generator, sourcing entity, client, customer or other person with whom the Bank has a tie-up or contract for any products or services, person or through a combination of multiple options. Each of such credit information company, bureau, service provider, consultant, vendor, agent, fintech entity, co-brand entity/partner, person, and their respective service providers, consultants, vendors, etc is referred to as a “**Processing Entity**”.

“**Product(s)**” shall mean products, services and/or businesses of the Bank/ of subsidiaries/ affiliates, or where the Bank/ its subsidiaries/ affiliates distribute, refer or act as agent or act as a sponsor bank or a PSP bank etc. in relation to any products or services (including where the initiation of any transaction is not directly with the Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where the account is not with the Bank but it is a PSP bank), whether the Bank is in direct relationship or indirect relationship through any other intermediary/ entity, vis-à-vis me/us, as also if I/we are an authorised signatory or authorised person or representative of a non-individual applicant/ customer/ user of any services, whether direct or indirect.

The Products, which have been applied/ requested by or availed by, me/us (including where the initiation of any transaction is not directly with the Bank but is with a relevant Processing Entity like in case of a UPI transfer through a TPAP where my/our account is not with the Bank but the Bank is a PSP bank), shall be referred to as

“Requested Products”, and the Products (including any future products or services) other than the Requested Products, shall be referred to as **“Other Products”**.

2. I have read, understood and hereby accept the Privacy Policy of HDFC Bank Limited (**“Bank”** which which expression shall be deemed to include its successors and assigns), available at www.hdfcbank.com.
3. I/we hereby authorize realfinserv.com to share Data with the Bank or to its order.
4. I/we hereby further authorize the Bank to:
 - a. process, use, store, retain, share with Processing Entities or collect from any Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the Specified Purposes:
 - i. for Derivation and sharing any Derivative Data (between Bank and any Processing Entity) in connection with the aforesaid purposes;
 - ii. contacting, establishing contact, whereabouts, including through email, postal address, telephone, social media, banners on applications/ electronic platforms, notifications, website, premises of third parties/ other persons in connection with the aforesaid purposes;
 - iii. deploying any analytics, automated processing, algorithms, robotics, profiling, encryptions, coding, anonymizations, etc., for any of the aforesaid.
 - b. For conveying to, displaying or communicating with, marketing, selling, cross-selling to me/us, by the Bank internally or externally, any Products and for such purpose for assessing your credit worthiness or your eligibility through such means as feasible and for such activity sharing the Data with/ receive from third parties, including through or on the Bank’s apps/ platforms, any other channel(s) of the Bank, TPAP, service providers, agents, or otherwise through notifications, emails or other means of communications, whether online or offline or telecommunications, the availability or eligibility or offer, whether in principle or otherwise, of any of the Other Products, and for this purpose all authorisations mentioned in (i) to (iii) of 3 (a) above in relation thereto.
5. I/we authorize the Processing Entities to (to the extent required by the Bank) process, use, store, retain, share with the Bank or the other Processing Entities or collect from Bank, any other Processing Entities or other databases, sources, persons/entities, the Data or any part thereof, for any of the aforesaid consented purposes.
6. For the aforesaid consents, authorizations and purposes covered above, it shall be deemed that I/we have furnished all the Data separately under this consent.
7. I/we agree that the aforesaid consents/ authorizations for the aforesaid purposes shall survive beyond the validity of such application/ tenure of the Product/ consummation of any transaction.
8. The consents given or denied under this document do not limit any other consents obtained or given.