

Samsung Axis Bank Co-branded Credit Card Privacy Notice

Effective Date: 26/09/2022

Samsung Axis Bank Credit Card (“**Card**”), is a Credit Card issued by Axis Bank Limited (Bank)

Card issued. This Privacy Notice is important as it describes how your personal information (“Personal Information”) will be collected, used, disclosed, transferred, shared and stored.

Samsung India Electronics Pvt. Ltd. (“Samsung”, “we”, “us”, “our”) collects, uses, discloses, shares, stores and transfers your Personal Information in accordance with this Privacy Notice. By submitting the Card Application form, you will be deemed to have unconditionally agreed to the terms of this Privacy Notice, and consented to the practices in respect of the collection, use, disclosure, transfer, sharing and storage of Personal Information described in this Privacy Notice.

Our Privacy Notice is subject to change from time to time without notice. Although, we will make every effort to keep you informed of any changes to the Privacy Notice, you are advised to review the Privacy Notice periodically.

This Privacy Notice supplements the Samsung Privacy Policy (available at <http://www.samsung.com/in/info/privacy.html> and in case of any inconsistency or conflict between the terms of this Privacy Notice and the Samsung Privacy Policy, the terms of this Privacy Notice shall prevail.

In this Privacy Notice, we describe the types of information collected, how we may use the information, how long we may keep the information, with whom we may share it and the choices available to you regarding our use of the information and exercising your rights. We also describe the measures we take to safeguard the information and tell you how to contact us about our privacy practices.

Information We Obtain

Information directly provided by you while submitting the Card Application form. When you apply for the Co-branded Card, we will collect the Personal Information directly provided by you in the Card Application form. This may include your name, email address, mobile number, family and income details, home address etc.

Samsung at no point of time will save and store your, Credit Card Number, PAN card or AADHAR Number.

How We Use the Information We Obtain

We may use the information we obtain to:

- share with Axis Bank for the purposes of assessing and evaluating your card application for the purposes of issuance of Co-branded Card

- with your separate consent, communicate with you about our products and services, and provide you with notifications, content, alerts, offers, promotions, marketing information, communications and advertisements;
- respond to your requests and inquiries;
- operate, evaluate and improve our business (including developing new products; enhancing and improving our products and the services; managing our communications; analyzing our products, customer base and the services; conducting market research; performing data analytics; and performing accounting, auditing and other internal functions);
- allow you to interact with and use certain third-party apps and services;
- protect against, identify and prevent fraud and other criminal activity, claims and other liabilities; and
- Comply with and enforce applicable legal requirements, relevant industry standards and our policies, including this Privacy Notice.

Information Sharing

We do not disclose personal information about you through the Service, except as described in this Privacy Notice. We will share your personal information with:

- Axis Bank;
- Subsidiaries and affiliates; and
- With service providers who perform services for us. We do not authorize our service providers to use or disclose the information except as necessary to perform services on our behalf or to comply with legal requirements.

When you submit the Card Application form, Axis Bank may also collect certain personal information directly from you to complete the process. Samsung is not responsible for any information provided by you directly to Axis Bank. The privacy and security practices of Axis Bank, including details on the information they receive from us or collect about you, are subject to the privacy statement of Axis Bank, which we strongly suggest you review.

Samsung, our subsidiaries and affiliates, and our third-party service providers also may disclose information about you (1) if we are required to do so by law or legal process (such as a court order or subpoena); (2) in response to requests by government agencies, such as law enforcement authorities; (3) to establish, exercise or defend our legal rights; (4) when we believe disclosure is necessary or appropriate to prevent physical or other harm or financial loss; (5) in connection with an investigation of suspected or actual illegal activity; (6) in the event we sell or transfer all or a portion of our business or assets (including in the event of a merger, acquisition, reorganization, dissolution or liquidation); or (7) otherwise with your consent.

Retention of Personal Information

Personal Information will be retained only for so long as reasonably necessary for the purposes set out above or separately consented by you, considering criteria such as applicable rules on statute of limitations.

Where you have consented to receive information/ updates about our products and services, and provide you with notifications, content, alerts, offers, promotions, marketing information, communications and advertisements, we may store your information until you “opt-out” to receive such communication/ messages from us. You may at any time opt-out by sending email to cardin.samsung@samsung.com

How We Protect Personal Information

We maintain administrative, technical and physical safeguards designed to protect personal information we obtain through the Service against accidental, unlawful or unauthorized destruction, interference, loss, alteration, access, disclosure or use. Samsung also maintains reasonable procedures to help ensure that such data is reliable for its intended use and is accurate, complete and current.

Updates to Our Privacy Notice

This Privacy Notice may be updated periodically to reflect changes in our personal information practices, or changes in the applicable law. We will post a notice on our website and/or your device to notify you of significant changes to our Privacy Notice and indicate at the top of the notice when it was most recently updated.

How to Contact Us

To ask us questions about this Privacy Notice, please contact us at:

Samsung India Electronics Private Ltd.

20th to 24th Floor, Two Horizon Centre, Golf Course Road, Sector-43, DLF PH-V, Gurugram, Haryana – 122202

Contact Person (Grievance Officer): Ms. Gauri Taneja

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