

## FACTS

### WHAT DOES BANK OF INDIA – NEW YORK BRANCH DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information may include:

- Identification documents, employment information, Social Security Number, Tax ID and Tax Returns
- Account Balance, Payment Records and Parties to Transactions
- Credit History and Credit Scores

When you are no longer our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons why financial companies share their customers' personal information; the reasons Bank of India chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of India share?	Can you limit this sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

#### Questions?

Call 212-753-6100 / 646-720-0398

Mail to: [boi.ny@bankofindia.co.in](mailto:boi.ny@bankofindia.co.in)

or go to [www.boiusa.com](http://www.boiusa.com)

## Who we are

**Who is providing this notice?**

BANK OF INDIA – NEW YORK BRANCH  
277 Park Avenue, New York - 10172

## What we do

**How does Bank of India protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

All our employees are under 'Declaration of Fidelity and Secrecy' which requires not to communicate to any persons, not legally entitled thereto, any information relating to the affairs of any person having any dealing with us.

**How does Bank of India collect my personal information?**

We collect your personal information, for example, when you

1. Open an account or deposit money
2. Pay your bills or apply for a loan
3. Give us your contact information, employment information or income information.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal Law gives you the right to limit sharing only in the following cases:

1. Sharing for affiliates' everyday business purposes—information about your creditworthiness.
2. Affiliates from using your information to market to you.
3. Sharing for non-affiliates to market to you.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

*Our affiliates include those companies that are controlled by or are under common control with Bank of India – with Head Office at Mumbai, India.*

*Affiliates of Bank of India include the bank's branches and subsidiaries.*

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

*Bank of India does not share your information with non-affiliates to market to you.*

**Joint Marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

*Bank of India does not share your information with non-affiliates to market to you.*

## Other important information

We may disclose nonpublic personal information about customers to non-affiliated third parties, without their consent or direction, AS PERMITTED BY LAW, such as

- to comply with federal, state or local laws, rules and other applicable legal requirements;
- to comply with a properly authorized civil, criminal or regulatory investigation, or subpoena or summons by federal, state or local authorities;
- to respond to judicial process or government regulatory authorities having jurisdiction over us for examination, compliance or other purposes as authorized by law;
- to consumer reporting agencies;
- to protect against or prevent actual or potential fraud, unauthorized transactions, claims or other liability;
- to provide information to insurers, guarantee funds or agencies, agencies that are rating us, persons that are assessing our compliance with industry standards - our attorneys, accountants and auditors.

*This privacy notice applies to consumers and not to business entities or business transactions.*