

Citibank India

Mobile Privacy Statement

Effective Date: 1 October 2014

This Mobile Privacy Statement describes how Citibank N.A. collects, processes, uses and discloses information through your use of any of our Citibank or Citi Mobile Apps (the "App").

If you have any questions or concerns regarding our privacy practices, you can contact us at:

Ordinary Post

Citibank N.A,
P.O. Box No.4830,
Anna Salai Post Office,
Chennai - 600002.

Registered Post

Citibank N.A,
Mail Room, ACROPOLIS,
9th Floor,
New Door No.148(Old No.68),
Dr. Radhakrishnan Salai,
Mylapore,
Chennai - 600 004.

This Mobile Privacy Statement does not apply to our collection of data through our websites other than those web pages accessed directly by the App, social media, other online or offline Citi websites or services. The personal information you provide through use of the App is held by the Citi business that maintains your account or is processing your application for a new product or service. You can access and/or change information in connection with your account or application by logging on to your account online or telephoning customer service.

By using the App, you consent to the collection, processing, use and disclosure of information as described in this Mobile Privacy Statement.

You may choose not to provide personal information listed as voluntary below. However, the App may require certain personal information to identify and authenticate you as an authorized user and some or all features of the App may not be available. The App cannot be used without the automatically collected information disclosed below.

Data Collected by This App

Citi collects personal and non-personal information through your use of the App.

We collect personal information you may voluntarily provide to us through your use of the App, including any web pages that are accessible by the App, including:

- Name;
- Contact information including address, phone and email;
- Your card or account number;
- Security code, postcode, e-pin, secret question, password or other authentication credentials;
- Information you provide through feedback or contacting us;

We may automatically collect personal information through your use of the App. This information includes:

- Banking and other transactions executed through the App;
- IP address of your device;
- Device identifier for the device running the App;
- Non-personal information that is combined with personal information;

We may also automatically collect non-personal information and aggregated, de-identified or anonymous information about your use of the App, including:

- Dates and times when the App accesses our servers;
- Date and time the App accesses our servers;
- Non-personal information about banking or other transactions;
- Information and files that have been downloaded to the App;
- The version of the App you are using;
- The type of operating system you have;
- Your device model and manufacturer;
- Your internet service or mobile provider;

We may collect the location of your device. You may be able to disable the collection of location information through your device. If you disable location information, certain functionality may be unavailable to you.

How We Use Data Collected by This App

Information collected through the App is managed by the Citi business that maintains your account or processes your application for a new product or service. Information collected through the App will be used as described in this Mobile Privacy Statement and the privacy statements applicable to the Citi businesses and services that you use.

We use personal information collected through the App for purposes including to:

- Authenticate you on the App so that you can access your account via the App;
- Recognize you when you return to the App so we can personalize your experience;
- Process applications and transactions;
- Respond to your requests;
- Enhance, improve, personalize and tailor the App and other online services;
- Use and/or disclose this information for fraud detection and information security purposes;
- Recognize your device to assist your use of the App;
- Process applications for Citi products and services or to respond to requests for further information.

We may use personal information to inform you of products and services we offer that may be of interest to you.

How We Disclose and Share Data Collected by This App

We may share personal information with third party partners to:

- Help us provide requested services to you;
- Help us analyze and understand how our services are used;
- Protect our business from fraud or other illegal activity;
- Comply with summons, court orders or other legal requirements;
- Protect the health or safety of an individual;

We may transfer personal information about you to our affiliates or other third parties located outside of India. When we do so we will ensure that personal information is protected and comply with applicable law.

Your Marketing and Communications Preferences

You can opt out of certain marketing and other communications by contacting us by mail at the address listed above

Your Rights

Subject to certain exceptions, you have the right to access, update, correct or delete your personal information collected through the App. You can access and/or change information in connection with your account or application by logging on to your account online (if applicable) or by contacting at the email address, phone number or physical address listed at the top of this Mobile Privacy Statement.

If you are, or will be, a resident of the U.S. State of California, you have certain rights with respect to your Personal Information under the California Consumer Privacy Act (“CCPA”) as of January 1, 2020. For more information about what this means to you, please click here <https://www.citigroup.com/citi/privacy.html> To access your rights under CCPA, please call U.S. +1 833-971-1191 or click here [CCPA non-US Request](#) to print a form and mail to us.

Data Retention and Use Limitations

Citi uses personal information collected through your use of the App only for the purposes for which it was collected. We retain information we collect through your use of the App for the longer of:

- The period for which we are required by law to retain such information; and
- As long as you obtain products and services from us and a reasonable time thereafter

Data Security

The security and confidentiality of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

While no data transmission over the Internet, wireless networks or data storage systems is guaranteed to be 100% secure, we continually evaluate and update our security measures. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately notify us of the problem by contacting us at the email address, phone number or physical address listed at the top of this Mobile Privacy Statement.

Changes to This Policy

From time to time, we may change this Mobile Privacy Statement. Changes to this Mobile Privacy



Statement are effective as of the effective date listed above, and indicates the last time this Mobile Privacy Statement was revised or materially changed. Checking the effective date at the top of this Mobile Privacy Statement allows you to determine whether there have been changes since the last time you reviewed the Mobile Privacy Statement.

Applicable Law

The App is controlled and operated by us from India, and is not intended to subject us to the laws or jurisdiction of any state, country or territory other than that of India.