

NOTICE UNDER THE DATA PROTECTION ACT 2018

You have provided information (data) about yourself in connection with the operation of your account and that information will be stored in both manual and computer files.

The Bank will use your information for the purposes of considering your application and, if granted, administering the account. The Bank may also contact you from time to time to offer services offered by the Bank and members of its group unless you request the Bank not to. Parts of the Bank may be located in India or otherwise outside the European Economic Area, in countries whose laws do not provide equivalent protection for your personal information, as that provided by the Data Protection Act 1998. In those circumstances the Bank will first ensure that there are measures in place to provide that protection. In particular, it may be necessary for all or some of the data provided by you or already in the Bank's records to be communicated to the Bank's parent Bank in India or the Bank's BACK OFFICE operation department for processing purpose, who may, for regulatory or statistical purposes, be required to provide information to the Indian Regulatory Authorities.

The Bank may use third parties to provide services to it and will pass your information to such third parties for this purpose. In those circumstances, the Bank will first ensure that there are measures in place to provide protection for your personal information.

The information held by the Bank may include data of a sensitive nature such as relating to the commission or alleged commission of an offence or, in very rare circumstances, relating to your health. You consent to the Bank holding this information for the purposes set out in this Notice.

The Bank will treat all your personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts, nor your name and address, will be disclosed to anyone, including other companies in the Bank's Group, other than in four exceptional cases permitted by law. These are:

- a. Where we are legally compelled to give the information.
- b. Where there is a duty to the public to disclose the information.
- c. Where it is in our interests to give the information. This will include the circumstances set out in this Notice but we will not give information about you or your accounts (including your name and address) to anyone else including other companies in our group for marketing purposes.
- d. Where you ask us to reveal the information, or if we have your permission. The Bank may make such enquiries of persons such as employers, landlords, accountants, bankers, lenders, the Land Registry and/or the Inland Revenue as it considers necessary in connection with the application to confirm the truth and accuracy of the information contained in it and for credit reference purposes. Credit Reference and Fraud Prevention Agencies.

We may use credit reference (CRA) and fraud prevention (FPA) agencies to help us make decisions. How we, CRAs and FPAs will use your information is detailed below.

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

How we will use your data :

1. We will undertake searches with credit reference and fraud prevention agencies for information on all applicants. In so doing we will provide current and previous names, addresses and dates of birth, of all parties, so if you are providing information about others, on a joint application, you must be sure that you have their agreement. If you give us false or inaccurate information and we identify fraud, details may be passed to credit reference and fraud prevention agencies.
2. We will use the information provided to us by credit reference and fraud prevention agencies to help make credit or credit related decisions about all applicants, to verify their identity, for the prevention and detection of fraud and/or money laundering, and to manage accounts. We may use scoring methods, which may be automated, to do this. If you borrow from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
3. When credit reference agencies receive a search from us they will place a search "footprint" on your credit file whether or not this application proceeds. If the search was for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future.
4. If you are making a joint application now or have ever done the following we will check your financial associates' personal accounts as well
 - 4.1. applied for credit with someone else;
 - 4.2. have joint account(s);
 - 4.3. are already financially linked.

A financial associate will be someone with whom you have a personal relationship that creates a joint financial unit in a similar way to a married couple. You will have been living at the same address at the time. It is not intended to include temporary arrangements such as student or rented flat sharers or business relationships. Credit reference agencies may link together the records of people that are part of a financial unit. They may do this when people are known to be linked, such as being married or have jointly applied for credit or have joint accounts. They may also link people together if they, themselves, state that they are financially linked. Links between financial associates will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies.

5. Credit reference agencies will supply to us, public information such as County Court Judgments (CCJs) and bankruptcies, electoral register information and fraud prevention information on applicants' [and their known financial associates] current and previous names, addresses and dates of birth.

How your data will be used by credit reference agencies:

- 6. The information which we and othe organisation provide to the credit reference agencies about you, your financial associates and your business (if you have one) may be supplied by credit reference agencies to other organisations and used by them to :-
 - 6.1. Prevent crime, fraud and money laundering by, for example checking details provided on applications for credit and credit related or other facilities;
 - 6.2. Check the operation of credit and credit-related accounts;
 - 6.3. Verify your identity if you or your financial associate applies for other facilities;
 - 6.4. Make decisions on credit and credit related services about you, your partner, other members of your household or your business;
 - 6.5. Manage your personal, your partner's and/or business (if you have one) credit or credit related account or other facilities;
 - 6.6. Trace your whereabouts and recover debts that you owe;
 - 6.7. Undertake statistical analysis and system testing;
 - 6.8. Credit reference agencies can also be fraud prevention agencies.

How your data may be used by fraud prevention agencies:

- 7. The information which we provide to the fraud prevention agencies about you, your financial associates and your business (if you have one) may be supplied by fraud prevention agencies to other organisations and used by them and us to :-
 - 7.1. Prevent crime, fraud and money laundering by, for example;
 - 7.1.1. Checking details provided on applications for credit and credit related or other facilities;
 - 7.1.2. Managing credit and credit related accounts or facilities;
 - 7.1.3. Cross check details provided on proposals and claims for all types of insurance;
 - 7.1.4. Checking details on applications for jobs or when checked as part of employment;
 - 7.2. Verify your identity if you or your financial associate applies for other facilities including all types of insurance proposals and claims;
 - 7.3. Trace your whereabouts and recover debts that you owe;
 - 7.4. Conduct other checks to prevent or detect fraud;
 - 7.5. Organisations may access and use from other countries the information recorded by fraud prevention agencies;
 - 7.6. Undertake statistical analysis and system testing.
- 8. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
- 9. Your data may also be used to offer you other products, but only if permitted.

How to find out more :

You can contact the 3 credit reference agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

Call Credit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870010 0583 or log on to www.myequifax.co.uk

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0870 2416212 or log on to www.experian.co.uk

Any Other :

Please contact the HEAD OF OPERATIONS/ BRANCH MANAGER, Union Bank of India (UK) Ltd, Senator House, 85 Queen Victoria Street, London EC4V 4AB if you want to receive details of any of the relevant fraud prevention agencies.

You also have the right to request the Bank to inform you about the data held about you in its records (for which a small fee may be charged) and to have any inaccuracies corrected. You should send any requests or queries in writing to the the Chief Manager Operations, Union Bank of India (UK) Ltd, Senator House, 85 Queen Victoria Street, London EC4V 4AB.

You are requested to sign the copy of this Notice as an indication that you understand its contents and consent to the Bank processing data for the purpose stated, including using CRA's and FPA's and sending the data to the Bank's corporate office in India.

Signed as a Deed by all the signatory as per the part 12 of this AOF acting by two directors/a director

Signature:

Name:

Date: