

Privacy Policy

In the course of using this Microsite or furnishing your information/data vide the online application forms and questionnaires, [we may become privy to your personal information, including sensitive personal data or information. We are strongly committed to protecting your privacy and have taken all necessary and reasonable measures to protect the confidentiality of your information and its transmission through the world wide web and we shall disclose your information only in accordance with this Privacy Commitment or the Terms and Conditions. Our respect for our user's right to security of their personal information is paramount. We have adopted this privacy policy ("Policy") which provides you with information about the kind of personal information which we may collect from you, how we handle such information and the rights which you have to control our use of your personal data. Your personal data collected by us shall be used by us strictly in accordance with applicable Indian Laws.

In the Privacy Policy, "you", "your", "yours" etc. refer to the User, i.e. the person or entity accessing the Microsite and/or availing any products or services therein and "we", "us", "our", "ours", etc. refer to Tata Capital Ltd. by itself and through its subsidiaries viz. Tata Capital Financial Services Limited, Tata Housing Finance Limited, Tata Securities Limited, TC Travel and Services Limited, Tata Capital Forex Limited as also Tata AIA Life Insurance Company Limited, Tata AIG General Insurance Company Limited and Tata Asset Management Limited (collectively "Tata FS Companies").

This Policy sets out

- Our practices and policies on the management of personal information of our Users collected by us;
- Type of personal or sensitive personal data or information collected;
- The purpose of collection of personal information, the manner of collection, storage, use of and disclosure of such personal information; and
- Security practices and procedures adopted by us to protect your personal information collected by us.

We request you to read this Policy carefully before sharing personal information with us. By visiting www.tatacapitallive.com ("Microsite"), we assume your acceptance to the practices described in this Policy and if you have any questions please contact us at contactus@tatacapital.com.

We shall collect your personal information if it is reasonable and necessary to do so, subject to this Policy and applicable Indian law.

We collect information in the following ways:

Information you give us: For example, when you upload any information about yourself like your name, email address, house/office address and telephone number in order to view, apply for or avail any products/services/offers.

Information we get from your use of Microsite

This information includes passwords, device information, location information, cookies and anonymous identifiers.

Information from Other Sources

We may also collect personal information about you from other third parties, such as third party service providers, whose websites you access through the Microsite and with whom you share any information.

We may also gather certain information automatically and store it in log files. For example, this information may include Internet Protocol (IP) addresses or other device identifiers, browser information, cookies, Internet Service Provider (ISP), operating system, location, date/time stamp and click stream data.

If you need to update your personal information in our records (e.g. if you change your address), please provide the updated details at contactus@tatacapital.com, to enable us to make the change. You may be requested to provide some verification before the information is recorded.

We shall not be responsible for the authenticity of any personal information supplied to us by you.

Purpose of collecting the information and how is personal information used

Your information shall primarily be used to identify you as a user of the Microsite, and will be used for the purpose of maintaining and building the database of users and communicating to them news and information on Tata FS Companies and offering them products and services and for such other purposes as may be set out in this Policy. During scheduled chats and message board comments, employee contact information may be used for verifications at various stages of use.

In case we wish to use personal information provided by you for a purpose other than those that are set out in this Policy, we shall update or modify this Policy and publish the updated Policy on the Microsite.

Use and disclosure of Personal & Financial Information

The Microsite is accessible by all employees of Tata Companies everywhere. You may be accessing several external links while navigating through www.tatacapitallive.com. These external links may belong to Tata companies or third party service providers.]. We take reasonable measures to ensure that your personal information is protected from unauthorized access, loss, misuse, disclosure or alteration and will protect your personal information in the same manner in which we would protect our confidential information of like nature. We may share personal information with other Tata companies, and also with other third parties, subject to the following terms set out below in clauses 12 to 14.

(a) Employee consent: We will share your personal information with other Tata companies, and also with other third parties only with your consent. You can indicate your consent by using the website and any services through the website.

(b) Same level of data protection: We shall share your personal information only with such companies, organisations and individuals that ensure the same level of data protection that is set out under this policy and as required by applicable Indian laws.

Subject to 12(a) and (b) above, under certain conditions we may share this information. We may use the personal information to improve our services to you and to keep you updated about our new products/services/offers or other information that may be of interest to you. We may share information in the course of normal business operations, such as providing products/services you have subscribed for, and any activity related to these services such as collection of fee. It may become necessary for us to disclose your personal information to our agents and contractors in the course of normal business operations for the above referred purpose. However these parties would be required to use the information obtained from us for such purposes exclusively. We will endeavour to take all reasonable steps to ensure that the confidentiality of your information is maintained by imposing strict confidentiality standards on all the third parties to whom we disclose such information. We may share your information to a third party for following reasons and under the following circumstances:

- For external processing: We may provide your personal information to our affiliates or other trusted business associates or technology partners to process it for us, based on our instructions and in compliance with this Policy and applicable laws
- Third-Party Service Providers: We employ other companies and individuals to perform certain functions on our behalf. They have access to your personal information needed to perform their functions, but shall not use it for other purposes or disclose it further.
- Promotional Offers: Sometimes we post offers on www.tatacapitallive.com on behalf of different Tata companies. However, we do not give that company your name and address.
- For legal and regulatory reasons:

We will share your personal information if the same is necessary to

- meet any applicable law, regulation, legal process or enforceable governmental request.
- enforce applicable terms of service, including investigation of potential violations.
- detect, prevent, or otherwise address fraud, security or technical issues.
- protect against harm to the rights, property or safety of us, our users or the public as required or permitted by law.

We may be required to disclose your personal and financial information to the statutory authorities in connection with any legal process that may be initiated by such authorities in accordance with applicable laws. Please note that we can share your personal information, without your consent, with Government agencies upon receiving a written request from any Government agency for such information.

We may occasionally invite selected third parties to participate in offers we feel would be attractive to users. We may also invite visitors to this site to participate in market research and surveys and other similar activities. If you desire us to limit such sharing whereby you would not like to be informed of offers available, you may contact us at contactus@tatacapital.com. Otherwise, we will use the user information to improve the visitor experience on the site and make subsequent offers to the visitor on products which may be of interest to him / her/ it.

You authorize us to exchange, share, part with all information related to your details and transaction history to our affiliates / subsidiaries / banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and you shall not hold us liable for use or disclosure of this information.

Information security

We strive to protect ourselves and our users from unauthorized access to or unauthorized alteration, disclosure or destruction of information we hold.

In particular

- We encrypt our data using RSA encryption.
- We review our information collection, storage and processing practices, including physical security measures, to guard against unauthorized access to systems.
- We restrict access to personal information to our employees, contractors and agents who need to know that information in order to process it for us, and who are subject to strict contractual confidentiality obligations and may be disciplined or terminated if they fail to meet these obligations.
- We take measures to disable personal information when it is no longer required by us.

Grievance Cell

If you have any concerns regarding:

- discrepancies between the personal information provided by you and the information reflected in our records and the same have not been corrected and/or updated after you have provided updated information along with any verification required; or
- in respect of processing of your personal information then you may contact us at contactus@tatacapital.com .
- Your concern shall be addressed in a time-bound manner.

Use of Cookies

The Microsite may use cookies or web beacons to store personal information, only for the purpose of updating user preferences and to ensure fast loading of pages. Also hit counters and meters maybe used for statistical information and web reports.

Changes

Our Policy may change from time to time. We will post any changes or updates to this Policy on this Microsite and, if the changes are significant, we will provide a more prominent notice.

Prohibited Actions

While using this Microsite, you agree not to, by any means (including hacking, cracking or defacing any portion of the Microsite) indulge in illegal or unauthorized activities including the following:

- Restrict or inhibit any authorized user from using this Microsite.
 - Use the Microsite for unlawful purposes
 - Harvest or collect information about Microsite users without their express consent
 - "Frame" or "mirror" any part of the Microsite without our prior authorization
 - Engage in spamming or flooding
 - Transmit any software or other materials that contain any virus, time bomb, or other harmful or disruptive component
 - Remove any copyright, trademark or other proprietary rights notices contained in the Microsite
 - Use any device, application or process to retrieve, index, "data mine" or in any way reproduce or circumvent the navigational structure or presentation of the Microsite
 - Permit or help anyone without access to the Microsite to use the Microsite through your username and password or otherwise.
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