SBI (Mauritius) Ltd
Bank to grow with

DATA PRIVACY NOTICE

COPYRIGHT MATERIAL – UNAUTHORISED REPRODUCTION PROHIBITED

1. Who we are

SBI (Mauritius) Ltd (hereinafter referred to as "the Bank") is a subsidiary of State Bank of India (SBI). The Bank has 14 Retail Branches covering major areas of Mauritius, including Rodrigues Island and 1 Global Business Branch at Ebene. Our address is SBI (Mauritius) Ltd, Head Office, 6th, 7th & 8th Floor, SBI Tower Mindspace, Bhumi Park, 45, Ebene Cybercity, Mauritius.

You can find out more about the Bank at *https://mu.statebank/*

2. Definitions

As per the Data Protection Act 2017 (DPA), a data subject (hereinafter referred to as "you" and "your") is an identified or identifiable individual, in particular by reference to an identifier such as a name, an identification number, location data, etc. For the Bank it will include, for example, customers, employees, job applicants, shareholders and directors.

As per the DPA, a controller means a person who or public body which, alone or jointly with others, determines the purposes and means of the processing of personal data and has decision making power with respect to the processing. The Bank is the Controller in relation to your personal data.

The DPA applies to all Data Controllers that are established in the Republic of Mauritius who process personal data of data subjects.

The General Data Protection Regulation (GDPR) applies to Data Controllers that are established in the European Union and the United Kingdom who process the personal data of data subjects. It also applies to Data Controllers outside the EU and UK that process personal data in order to offer goods and services, or monitor the behavior of Data Subjects who are citizens of the EU and UK.

In light of above, the Bank is a Data Controller under both the GDPR and the DPA.

3. Purpose of processing of the data

The key principle of the DPA and the GDPR is to strengthen the control of individuals over how their personal data is being used and to ensure that privacy rights are properly protected.

The DPA and the GDPR ensure that personal data is processed lawfully, fairly and in a transparent manner. Your personal data are being processed by the Bank for the performance of a contract, and/or for compliance with a legal obligation, and/or for legitimate interests, and/or upon your consent (where required).

4. Lawful basis on which the Bank relies to process data

The Bank collects personal data that are crucial to enable the Bank to provide its services to you as per a contract, to comply with legal obligations, to pursue its legitimate interests or upon your consent (where required). As such the supply of personal data required by the Bank to fulfill its duties as being your Banker would be mandatory for you to maintain a relationship with the Bank. For instance, for customers, the provision of your personal data is mandatory to allow the Bank to fulfill its duties as your Banker, to personalise customer experience and to advise on products which may be of interest to you. For employees

on the other hand, the provision of your personal data is mandatory for performance of employment contract. For job applicants, the provision of your personal data is necessary to enable the Bank to pursue its legitimate interest of selecting the appropriate candidates for employment.

It is important that you notify us of any changes to your personal details (such as a change of address, change of name, etc.) so that your record can be kept up-to-date.

5. Categories of personal data systematically collected

We keep several categories of personal data in order to carry out effective and efficient processes.
Annexure 1 contains a list of personal data processed by the Bank, on a case to case basis.

6. Disclosure and transfer of personal data

Your information is kept confidential, however, the Bank may provide such relevant information as and when required in pursuance of its legitimate interests and/or in compliance with a legal obligation, under the proper authority to any of the following:

1. Regulatory Authorities
2. Service Providers
3. Consultants
4. The Bank employees in performance of their duties
5. Third Parties upon your request or consent
6. The Central Accounts Registry (CAR) established by the Bank of Mauritius (BoM) under Section 52A of the Bank of Mauritius Act 2004. The objective of the CAR is to assist in the fight against money laundering, terrorism financing and other financial crimes. The Bank is required to submit account information (other than the balance and amount held therein) to the CAR. Disclosure of account information collected on the CAR is restricted under the law.

7. How the Bank protects the personal data

The Bank has put in place appropriate security measures to prevent your personal data from being accidentally lost and/or used, accessed, altered and/or disclosed in any unauthorised way.

The Bank hosts information of its customers in the IT Systems and IT Infrastructure of the Parent Bank, SBI, in India or in some cases with outsourced vendors outside Mauritius, or gives selected access to information to outsourced vendors outside Mauritius for various business purposes like real-time transaction processing, report generations etc. The Bank "transfers" personal data to vendors outside of Mauritius, including the cross-border data transfer to India and other data processors outside of Mauritius. In all cases, the Bank ensures that appropriate safeguards are in place at all times to protect your personal data.

8. Automated decision making

The Bank does not currently engage in automated decision making, including profiling. Should such system be introduced in the future, you will be informed of same.

9. Rights as a data subject

Subject to certain exceptions, you have the right to request access to your personal data that the Bank holds (this enables you to request a copy of the personal data the Bank processes about you), to request rectification of your personal data or deletion of same, to request that processing of your personal data is restricted or to object to the Bank processing your personal data. Please note that any such requests should be made in writing, signed by the data subject and sent by way of registered post to the Bank's Data Protection Officer (DPO) at the address below;

The Data Protection Officer
SBI (Mauritius) Ltd,
Head Office,
6th Floor SBI Tower Mindspace,
Bhumi Park, 45, Ebene Cybercity,
Mauritius

Please note that the Bank may continue to process your personal data despite your objection or request for restriction, where it has a compelling reason for doing so and/or due to legal or regulatory requirements. You will be informed accordingly in such cases.

Where the Bank is processing your personal data based on your consent, you have the right to withdraw consent at any time. If you decide to withdraw your consent, you will have to notify the Bank in writing and sent by way of registered post to the Bank's DPO at the above mentioned address. However, withdrawing your consent will not affect the lawfulness of processing which occurred before the withdrawal of your consent.

Any queries, comments or complaints in respect of the handling of your personal data by the Bank, you can email us on *dpo@sbimauritius.com*

10. Right to portability (applicable for EU and UK citizens only)

Where the Bank is processing your personal data on the lawful basis of consent or for the performance of a contract, you have the right to data portability. The right to portability gives you the right to request the Bank to transmit your personal data directly to another controller, where feasibly possible. The right to portability only applies to personal data you have provided to the Bank

11. Right to lodge a complaint

As per section 23(2)(i) of the Data Protection Act 2017, you have the right to lodge a complaint with the Data Protection Commissioner at the address below:

Data Protection Office
5th Floor,
SICOM Tower,
Wall Street,
Ebene

Please consult the Data Protection Office website for further information at *dataprotection.govmu.org/*

EU and UK citizens also have the right to lodge a complaint with the supervisory authority for data protection purposes in his/her habitual residence.

12. Retention of the personal data

The Bank has a duty to maintain records for a period of at least 7 years mainly for legal reasons but also for other purposes such as in cases of dispute or for statistical reasons. For instance, personal data will be held by the Bank as long as the purpose for which the information was collected continues. The information is then destroyed unless its retention is required to satisfy legal or regulatory requirements or to protect the Bank's interests.

As a general rule, the maximum retention period is 10 years after lapse of purpose for collection.

For personal data which do not fall under the above paragraph the following retention period will apply:

No.	Type of Personal Data	Maximum Retention Period
1.	Unsuccessful Job Applicants	6 months
2.	Potential Customers (Not Onboarded)	6 months
3.	CCTV Footage	3 months
4.	Voice Recording	3 months

13. Versioning and privacy notice update

The Bank reserves the right to make changes to the Data Privacy Notice from time to time. The updated version, in case of changes, will be uploaded on the Bank's website. You will be notified that there has been a change in our Data Privacy Notice on our website's homepage. You are advised to regularly review the Bank's website to ensure you are aware of the latest Data Privacy Notice. You may also request a copy of the updated Data Privacy Notice in one of our Branches.

Annexure 1

No.	Category of Data Subjects	Personal Data Collected	Purpose of collection
1.	Employees	Full name Address Date of Birth Age Phone number Mobile number Email Address National Identity Card number Nationality Educational/Professional Qualifications Work experience (Name and Address of employer, salary) Relation with current employee Conviction of criminal offences Names, occupations and addresses of references Signature Passport sized Photograph Previous employers' references Specimen Signature Membership to trade union Professional History International Bank Account Number (IBAN), (where applicable) Account Number, (where applicable)	For the performance of employment contract, for compliance with employment laws and regulations and in pursuance of the Bank's legitimate interests.
		Biometric data (Fingerprints)	Consent
		CCTV Voice Recording	Legitimate interests of the Bank (Security purposes)
2.	Customers	Surname Name Maiden name (where applicable) Former name (if applicable) Alias (if applicable) Marital name (where applicable) Date of Birth Marital Status National Identity Card No.	For the performance of a contract

		Passport No. Nationality Occupation Address Contact number Email address Specimen Signature Search report from conservator of mortgages MCIB Salary Source of income Asset details International Bank Account Number (IBAN), (where applicable) Account Number, (where applicable) CCTV Voice Recording	Legitimate interests of the Bank (Security purposes)
3.	Shareholders	Surname Name Date of Birth National Identity Card No. Passport No. Nationality Occupation Address Contact number Email address Signature In case of shareholder death, date of death and details of heirs Account Number, (where applicable) CCTV	In compliance with legal obligations. Legitimate interests of the Bank (Security purposes)
4.	Service Providers	Name of directors or authorized signatories Address Contact number Email address Signature Account Number, (where applicable) CCTV	For the performance of a contract and in pursuance of a legitimate interest Legitimate interests of the Bank (Security purposes)

5.	Non-salaried Directors	Surname Name Date of Birth National Identity Card No. Passport No. Nationality Occupation Address Contact number Email address Specimen Signature CCTV	For the Performance of a contract and in compliance with legal obligations Legitimate interests of the Bank (Security purposes)
6.	Job Applicants	Surname Name National Identity Card No. Address Contact number Email address Qualifications Work experience Curriculum Vitae Criminal Convictions Previous employers' references Nationality Signature CCTV	For the Performance of a contract and in pursuance of legitimate interests. Legitimate interests of the Bank (Security purposes)
7.	Potential Customers	Surname Name Maiden name (where applicable) Former name (if applicable) Alias (if applicable) Marital name (where applicable) Date of Birth Marital Status National Identity Card No. Passport No. Nationality Occupation Address Contact number Email address Specimen Signature Search report from conservator of mortgages	For the performance of a contract

		MCIB Salary Source of income Asset details CCTV Voice Recording	 Legitimate interests of the Bank (Security purposes)