

TOYOTA FINANCIAL SERVICES INDIA LIMITED

TFSIN PRIVACY POLICY

Version 4.0

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I. Objective

1. Data Privacy is a fundamental principle within today's modern society. Data privacy is not - unlike the term may first suggest - all about data, but it is about the people, of whom information (data) is captured and processed.
2. Toyota Financial Services is committed to protecting any personal information that we may receive from our provider(s) and have hence drafted this Policy to demonstrate our commitment towards the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information), Rules, 2011 ("Rules") and towards the Toyota Financial Services Global policy for data privacy and protection.

II. Definitions

For the purposes of this policy:

1. Personal Information means any information that is capable of identifying an individual. This can include but is not limited to any financial information such as Credit history, Bank records, employment records etc. and our Name, Address, Email, Phone number, Age, Gender, Marital status, Race, Nationality, Religious beliefs.
2. Sensitive Personal Data of a person, means Personal Data which consists of information relating to:
 - A. Password.
 - B. Financial Information such as bank account or credit card or debit card or any other payment instrument details.
 - C. Physical, physiological and mental health condition.
 - D. Sexual Orientation.
 - E. Medical records.
 - F. Biometric Information.

Any Information received pursuant to the above mentioned, by Toyota Financial Services India for processing or storing such Information under a lawful contract or otherwise.

Provided that any Information that is freely available or accessible in public domain or furnished under the Right to Information Act 2005 or any other law for the time being in force will not be considered to be Sensitive Personal Data

3. Employees are identifiable natural persons, who are employed by Toyota Financial Services India
4. Customers are identified or identifiable natural persons, who show Toyota Financial Services India that they have an obvious interest in concluding a contract for the purpose of acquiring a product or a service or, as the case may be, that they are the recipient of a product or service provided by Toyota Financial Services India.
5. Provider/s are customers / employees or individuals who provide their personal and sensitive information to Toyota Financial Services India.
6. Processing is any operation or set of connected operations performed using personal

Data/Sensitive Personal Information, whether with or without the help of automatic means. This includes collecting, recording, organizing, storing, adapting or altering, retrieving, consulting, using, disclosing by transmission, disseminating or otherwise making available, aligning or combining, blocking, erasing or destructing.

III. Purpose & Usage

1. Provider's Personal Information / Sensitive Personal Data is collected and used /processed for lawful, legitimate, contractual, and administrative purposes of Toyota Financial Services India.
2. Generally the Personal Information / Sensitive Personal Data collected pertains to the Provider that may be used for the purposes such as administration and facilitation of relationship with customers, employees, suppliers etc. for internal operational processes, for marketing surveys and customer research and feedback, warranty services, to update about information pertaining to Toyota Financial Services India and its products and services, to provide information about special offers, from time to time and to satisfy the legal and regulatory obligations.
3. The Personal Information / Sensitive Personal Data collected pertaining to the staff / employee may be used for human resource management, technology support / updates, management planning, administration and management of the internal processes, services and operations to enable it to perform Toyota Financial Services India's proper functions and to satisfy the legal and regulatory obligations.
4. The Personal Information / Sensitive Personal Data can be collected /or retained either directly by Toyota Financial Services India or through an affiliate or a contracted third party.

IV. How We Collect Information

TFSIN receives the following information from the provider:

1. Information that is directly provided to Toyota Financial Services India., such as personal information provided when the provider visits Toyota Financial Services India. Systems or Application, and other basic information regarding individuals like his name, address, gender, birth date, marital status etc.
2. Information that is passively or automatically collected from the provider, such as information collected from the browser or device the provider used to access Toyota Financial Services India Website or Services.
3. Information Provided to Toyota Financial Services India:
There are portions of Toyota Financial Services India systems where Toyota Financial Services India. may need to collect personal information from the Provider for a specific purpose. For e.g., Customer can register, apply for services and products in the course of these various offerings, we often seek to collect from Provider various forms of information, such as: name, address, e-mail address, telephone number, fax number and business details. At some instances, customer may also be able to submit Information about their business plan.

4. Information That is Automatically Collected:

In general, customer can visit Toyota Financial Services India websites without telling Toyota Financial Services India who they are or revealing any information about themselves. Toyota Financial Services India and Our third-party service providers or other partners (collectively 'Partners') may use automated means to collect various types of Information about customer and their computer or other device used to access our systems.

A representative, non-exhaustive list of the types of automatically collected information may include: network or Internet protocol address and type of browser the providers are using (e.g., Chrome, Safari, Firefox, Internet Explorer), the type of operating system the providers are using, (e.g., Microsoft Windows or Mac OS), mobile network, device identifiers, device settings, browser settings, the web pages of the TFSIN Website the provider may have visited, the type of handheld or mobile device used to view the Website (e.g., iOS, Android), location information, and the content and products the provider may have accessed, seen, forwarded and/or clicked on. Please see Toyota Financial Services India Section titled Cookies, for more information about how the foregoing Information may be collected and used.

V. How TFSIN May Use the Providers Information

By using Toyota Financial Services India Systems/Applications, the Providers accept that Toyota Financial Services India may retain their Information and that it may be held by Toyota Financial Services India or any of its partners that processes it for Toyota Financial Services. Toyota Financial Services India, along with its Partners, shall be entitled to use the Providers Information for the following purposes:

1. Provide and communicate with provider about feedback, follow up on products provider may have applied for or queries submitted to the team
2. Fulfil provider requests regarding the services, including without limitation respond to provider inquiries, communicate with provider about Toyota Financial Services India products or services that Toyota Financial Services believe may be of interest to the provider
3. Enforce the legal terms (including without limitation Toyota Financial Services policies and terms of service) that govern the providers' use of our Services, and/or for the purposes for which the provider has provided the Information,
4. Provide technical support for the Website or in connection with Toyota Financial Services India services and Offerings,
5. Prevent fraud or potentially illegal activities (including, without limitation, copyright infringement) on or through Toyota Financial Services India Website or Services,
6. Perform analysis regarding how the provider uses the Services or any part thereof such market research, including statistical analysis of User behavior which Toyota Financial Services India may disclose to third parties in depersonalized, aggregated form.

7. When we work with other companies to process your data, we make sure they follow strict privacy and security standards. We have agreements in place to protect your data.
8. In order to enable Toyota Financial Services India to comply with any requirements imposed on Toyota Financial Services India by law or regulation.
9. In order to send Provider/Customer periodic communications (this may include e-mail), about features, products and services, events and special offers. Such communications from Toyota Financial Services India may include promotion of programs being organized by third parties on our website.

VI. Security and Storage

1. Information and Personal Data Security is very important to Toyota Financial Services India.
2. Toyota Financial Services India undertakes several security measures to maintain the safety of the Provider's personal information, which includes the use of physically secure data centers and premises; internal security policies and procedures; defined internal segregation of duties; and electronic access controls such as passwords and encryption technology.
3. Toyota Financial Services India follows industry acceptable standards to collect, store and protect personal data, including the use of encryption. We retain personal data for as long as it is needed to provide the services the provider may have requested, and thereafter for legal and service purposes as mandated by the regulators. These may include retention periods mandated by legal, contractual, or similar obligations; for resolving, preserving, enforcing or defending our legal and contractual rights; needed to maintain adequate and accurate business and financial records or how you access, update, or delete providers' data etc.
4. As something goes wrong and your data is affected, we will take quick action to fix the issue and inform you and the authorities as needed.

VII. Information Sharing and Disclosure

1. The Personal Information/Sensitive Personal Data collected would only be used, processed and/or shared within the affiliates and/or group companies, authorized by Toyota Financial Services India.
2. Toyota Financial services India would not disclose any Personal Information/Sensitive Personal.
3. We respect your rights over your personal data. You can ask us to access, correct, delete, or limit how we use your data. We will respond to your request within the time required by law.
4. Data to any external organization unless it has the consent of the provider or is required by law or have previously informed the Provider.

VIII. Obligation

The Provider is under no obligation to provide any personal information requested by Toyota Financial Services India and a Provider can withhold any personal information as he/she may choose, but in such a case Toyota Financial Services India may not be able to provide all products and services as this will depend on the kind of information withheld.

The Provider may review the Personal Information/Sensitive Personal Data provided to Toyota Financial Services India for the purpose of ensuring that the said information is accurate. Toyota Financial Services India shall not be responsible for the authenticity of the information supplied To Toyota Financial Services India or to any person acting on behalf of Toyota Financial Services India

IX. Contact Us

Toyota Financial Services India strives to maintain the Provider's personal information on the records as accurately and updated as reasonably as possible.

If the personal information that Toyota Financial Services India hold about the Provider is incorrect or changed, then the Provider can notify Toyota Financial Services India of such changes.

Additionally, any discrepancy or grievance of the Provider of information about processing of information can be addressed to the following contact (Grievance Officer) as below:

grievanceredressalofficer@tfsin.co.in