

18.06.2025

Privacy Policy

This privacy policy ("**Policy**") sets forth the reasonable security practices and procedures adopted by Aditya Birla Housing Finance Limited ("**ABHFL**") and shall apply to use and disclosure of information that identifies you as individual including but not limited to your Name, Date of birth, Bank Account details, Credit Card details, Debit Card details, Phone number, Fax number, email address etc. (collectively, "**Personal Information**") provided by You (which means and include a Customer or a User) on the Website <https://homefinance.adityabirlacapital.com/> and its sub-domains; mobile application and m-site of ABHFL ("hereinafter collectively referred to as "**ABC Platform**") or otherwise at the time of client acceptance / registration/application in connection with availing products or services or facilities of ABHFL.

This privacy policy shall be read in conjunction with the [Terms of Use](#) (Terms and Conditions) agreed by you while registering on <https://homefinance.adityabirlacapital.com/> for availing its service

Personal Information Collection

ABHFL collect Personal Information about You from a variety of sources, including through:

- Online and electronic interactions including via ABC Platform, text messaging programs or through ABC branded pages or applications on third party social networks;
- Offline interactions with ABHFL, including via direct marketing campaigns, hard copy registration / application forms, competition entries and contacts through ABC consumer services call centres;
- Your interaction with online targeted content (such as advertisements) that ABC, or service providers on our behalf, provide to you via third party websites or applications; and
- Third-parties (such as analytics providers, providers of technical, payment and delivery services, advertising networks, and third-party software development kits).

Consent

Aditya Birla Housing Finance Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat.

Corporate Office: 9th Floor, Tower 1, One World Centre, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.
Tel No: 91-22-6279 9505 | CIN: U65922GJ2009PLC083779. For more information, please visit <https://homefinance.adityabirlacapital.com>

Loans originated, booked and serviced by Aditya Birla Housing Finance Limited. Subject to credit appraisal in sole discretion of Aditya Birla Housing Finance Limited and terms and conditions as agreed under individual loan agreement.

We may use the services of our authorised agencies in servicing your requirements.

The ABHFL shall obtain Your consent in writing (and includes electronic consent) before collecting Personal Information for providing Services. Personal Information for purposes of this Policy includes information that identifies You, included but not limited to:

1. Your name,
2. Date of birth,
3. Communication address
4. Purchase and payment related information such as invoice records, records of services availed, payment records, payment method, cardholder data, bank account holder details, payment amount and payment date. , phone number, fax number, email address,
5. Demographic data, such as gender, nationality, age, etc.
6. Location data that describes the precise geographic location of Your device,
7. Some sensitive Personal Information such as Your health information, Covid 19 vaccination status or Certificate in case You avail any of our services that requires us to process your health records under the local regulatory requirements.
8. Any other information that You may share with us or collected from You while You visit, access or use our ABC Platform or contact us for query resolution (e.g. , the type of device You are using, I.P. address, the internet service provider, browsing history, device identity, mobile operator, WiFi connection, service set identifier (SSID), International Mobile Subscriber Identity (IMSI), and International Mobile Equipment Identity etc.)

All Personal Information so provided will be on an 'as is' basis and ABHFL shall not be responsible for the accuracy of the Personal Information provided by You. Personal Information which is provided or collected from You are solely for the purposes connected with the specific Terms of Use which has been agreed by you to provide various products or services or facilities by ABHFL / Facility Provider / Third Party Service Entity.

Services shall include all provisions of services and facilities and connected activities which are provided in connection with offering of products and services as a customer of ABHFL.

You have the option to opt-out of the collection of Personal Information. If You choose to opt out of the Privacy Policy, You will not be entitled to use the Services as per the Terms of Use. You can also anytime withdraw the consent You provided , or submit any privacy related concerns by writing to us at One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mills Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013

or e-mail at abfssl.irteam@adityabirlacapital.com and making a request for termination of the services agreed as per the Terms of Use of the product or service availed.

Purpose

ABHFL need this information to operate and provide various products and services.

ABHFL use, transmit and disclose Your Personal Information only as follows:

- to fulfil Your requests for products and services offered and subscribed and accepted by You and to contact You either through ABHFL or their third party service providers through any channel of communication including but not limited to email, telephone, sms, etc.
- to deliver to You any administrative notices, alerts, advice and communications relevant to Your use of the Service .
- to ABHFL /group companies and its authorised agents and other third party services providers in so far as required for joint marketing purposes, for providing information about products/services of other ABHFL/group companies and / or to offer similar services to provide you with various value added services and information including for authentication purposes to enable linking of Your products held with ABHFL .
- to third-party contractors that provide services to ABHFL and are bound by these same privacy restrictions . ;
- for market research, project planning, troubleshooting problems, detecting and protecting against error, fraud or identification of other criminal activity . ;
- to conduct check on Your credit information with any of the credit bureau or to conduct a background check either by their employees or through any third party vendor.
- with the abovementioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with this privacy policy .
- to enforce Terms of Use . ;.
- to use tools to evaluate Your device signals and generate insights about You to increase

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customer engagement and improving our marketing efforts.

All such Personal Information collected shall be retained so long as You are having account/product with ABHFL or by any of its third party service entities/service provider (“**Third Party Service Entity**”) and remain active to avail various services/product or as may be required under the law or as per applicable policy on data retention if any. In case of deactivation / termination of the account / services with ABHFL, the Personal Information provided by You may no longer be used for providing the services/facilities and the same may also get removed upon the expiry of the maximum tenure as may be prescribed under the provisions of the law as applicable or the policy on data retention if any. Unless the Personal Information is purged permanently, the Personal Information may remain on the servers and ABHFL may however use the Personal Information for data analytics purposes and procedures for improving the provisions of services/facilities by them in a non identifiable manner.

Update Personal Information:

ABHFL / Third Party Service Entity encourages You to update this information as and when there are any changes. You are also entitled to review the information provided and ensure that any Personal Information or sensitive personal data or information found to be inaccurate or deficient be corrected or amended as feasible , or request its deletion . However, ABHFL shall not be responsible for the authenticity of the Personal Information or sensitive personal data or information supplied by You.

Sharing/Transfer/Disclosure of Personal information:

Your Personal information will not be sold or otherwise transferred to unaffiliated third parties unless otherwise stated at the time of collection or without Your approval as the case may be. However, ABHFL might share, exchange and disclose information to its affiliates and / or group companies, authorised agents or to any third party service provider to deliver You products and services in the manner agreed by You as specifically stated under this Privacy Policy , and any regulatory or contractual requirements that the ABHFL may be subject to supra .

ABHFL or any Third Party Service Entity treats Your Personal Information or Your use of the Service as private and confidential and does not check, edit, or reveal it to any third parties except where it is expressly agreed where it believes in good faith, such action is necessary to comply with the applicable legal and regulatory processes, or to protect and defend the rights of other users or to enforce the terms of service. ABHFL or any Third Party Service Entity may disclose Personal Information where it is under legal obligation

to do so or where it is mandated under law. ABHFL or any Third Party Service Entity may transfer Your Personal Information to another Indian or overseas body corporate that ensures the same level of data protection that is adhered to by ABHFL, if it is necessary for the performance of a lawful contract between ABHFL or any person on its behalf and you or where you have consented to the data transfer.

Data may be transferred upon change in control or to other ABHFL but only in accordance with this Policy.

Personal Information may be transferred to any group company of ABHFL at any time or to a third party only as a result of a sale, acquisition, merger, reorganization or other change in control. If ABHFL is sold, merged or transferred any part of our business, part of the sale may include Your Personal Information.

Unsolicited Information:

Except where specifically agreed by You or it is necessary for operational or regulatory reasons, ABHFL or any Third Party Service entity will not send you any unsolicited information/communication. However, to help You to take full advantage of the service offerings/facilities/products of ABHFL, You will have the opportunity to indicate whether You would like to "opt out" of receiving promotional and/or marketing information about other products, services and offerings from ABHFL and/or any third parties etc. If You do not opt out, ABHFL may use contact information to send occasional communication pertaining to the said information. You can nevertheless unsubscribe from receipt of such emails by following instructions therein or by communicating accordingly to ABHFL.

Retention of Personal Information:

ABHFL or any Third Party Service Entity shall not retain Personal Information longer than the Purpose for which it is sought is served or is otherwise required under any other law for the time being in force or in accordance to the data retention policy if any. The Personal Information so collected shall be used only for the Purpose for which it is collected and in the manner agreed by You. Personal Information however may remain on the servers unless otherwise deleted or purged permanently.

Third Party Services:

ABHFL or its Third Party Service Entity may sometimes permit third parties to offer subscription and/or registration-based services through its Platform. ABHFL are not responsible for any actions or policies of such third parties and You should check the applicable privacy policy of such third party when providing Personal Information.

Further, ABHFL will not be responsible if You do not get the benefits announced if any, by the said third parties permitted to offer subscription or services on its site.

Use of Cookies:

ABHFL / its web sites may use "cookies" (information stored on Your computer/Your Computer Resources which include mobiles phones and also APPs) by your browser at our request). "Cookies" is a term generally used for small text files a web site can use to recognize repeat users, facilitate the user's ongoing access to and use of the site, allow a site to track usage behaviour and compile aggregate data that will allow content improvements and targeted advertising, preferences etc. Cookies themselves do not personally identify you, but they do identify Your computer, computer resources and devices connected with computer resources and include Mobile phones. Generally, cookies work by assigning a unique number to the computer that has no meaning outside the assigning site. You are also being made aware that ABHFL cannot control the use of cookies or the resulting information by advertisers or third parties hosting data on respective ABHFL website. If You do not want information collected through the use of cookies, you may change the settings in the browsers that allows to deny or accept the cookie feature as per Your discretion and in the manner agreed by you.

Use of Mobile Application (App)

In case of use of facilities/products/services through any App of ABHFL, additional terms and conditions governing the manner of usage of App including collection and disclosure of Personal Information shall be applicable and to be read along with this Privacy Policy.

Links to Other Sites

Our website(s) has links to other website(s) in the World Wide Web. The privacy policies of these website(s) is not under our control. Once you leave our servers, use of any information you provide is governed by the privacy policy of the operator of the site you are visiting. It is advisable to read their privacy policies for further information.

Children Data

This website is not intended for use by children and minors as defined under the law. Parents and legal guardians are requested to ensure that Personal Information is not provided by minors.

Blocking IP Addresses

ABHFL uses the help of Internet Protocol ("IP") addresses to diagnose any problems with its server and to administer its web site including by blocking certain addresses that it

feels are inappropriately using its website. IP addresses are used to gather broad demographics information, such as browser types, visitor's country, visiting frequency, operating systems, etc.

Security of Data

To protect your Personal Information from unauthorised access or disclosure, loss or misuse, we have adopted reasonable security practices and procedures in line with the industry standards. The transmission of information is not completely secure for reasons beyond our control. We adopt industry standard security measures and keep updating our systems from time to time to protect Your Personal Information against any hacking or virus dissemination. You are responsible for ensuring the protection of login and password records for Your account. ABHFL are not responsible for any breach of security occurring on a Third Party platform that You may decide to transact with.

Change in Privacy Policy

ABHFL reserves the right to change the Policy at any time. You may note that this Policy itself and any such change of policy will be effective from the date of posting on the site.

Grievance Officer

In furtherance to the Information Technology Act 2000 and rules made thereafter, the name and contact details of the Grievance officer are provided below:

Ms. Smita Nadkarni

ABHFL.grievancehead@adityabirlacapital.com

+91 080-45860159

Contact Us:

If you have any query, concern, or complaint in relation to collection or usage of your Personal Information under this Privacy Policy, please contact us at One Indiabulls Centre, Tower 1, 18th Floor, Jupiter Mills Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 or e-mail at ABHFL.IRTeam@adityabirlacapital.com