Privacy and Confidentiality Policy

ITI Housing Finance Limited (IHFL) is committed to treat all personal information of the customers as private and confidential. This commitment continues even after the customer ceases to maintain a relationship with IHFL.

IHFL shall adhere to the following principles and policies in safeguarding customer information:

1. Confidentiality of Customer Information

IHFL shall treat all personal, financial, and transactional information of customers as private and confidential. IHFL shall comply with all applicable laws, regulations, and guidelines issued by the Reserve Bank of India (RBI) in handling and processing customer information.

2. Permitted disclosure of information

IHFL will not disclose customer-related information to any third party (including group entities, affiliates, or business associates) except in the following circumstances:

i. Legal or Regulatory requirement: Where disclosure is required under applicable laws, regulations, or directives from statutory authorities/ regulators.

ii. Public Duty: Where disclosure is necessary in the interest of the Public

iii. Legitimate Business Interest: where Disclosure is required for protecting IHFL's interests, provided such disclosure is made in line with applicable laws and without compromising customer rights.

iv. Customer Consent: Where the customer has provided specific consent to share information

v. Credit References: If IHFL is required to provide a credit reference about a customer, IHFL will obtain prior written consent from the customer before sharing such information.

3. Use of Customer Information

IHFL shall not use customer information for marketing purposes without explicit consent from the customer. Any use of personal data for marketing, cross-selling, or promotional activities will be carried out strictly in compliance with customer instructions and applicable law.

4. Customer Rights

Customer shall have the right to access, review, and request corrections to the personal information held by IFHL, subject to applicable laws and internal policies.

5. Data Security

IHFL shall adopt reasonable technical and organizational security measures to protect customer information against unauthorized access, alteration, disclosure, and destruction.

IHFL shall retain customer information only for as long as necessary to comply with legal, regulatory, and contractual obligations.

6. Grievance Redressal

Customers who have concerns regarding the use or disclosure of their personal information may approach the Grievance Redressal Officer of IHFL as per details made available on the Company's website and at branches.

7. Policy Review

This Policy shall be periodically reviewed to ensure ongoing compliance with legal and regulatory requirements and align with industry best practices.

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