

MOBILE PRIVACY DISCLOSURE

FACTS

WHAT DOES STATE BANK OF INDIA (CALIFORNIA) DO WITH YOUR PERSONAL INFORMATION FROM THE MOBILE APPLICATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The mobile application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.

What?

The types of personal information we collect and share depend on the product or service you have with us. Some examples of information your mobile app will request access to are:

- Location
- Contacts
- Camera

How?

All financial companies need to share customers' personal information to run their everyday business. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

The application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.

Reasons we can share your personal information from the mobile application	Does State Bank of India (California) share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes- to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes- information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Please contact us at (877)707-1995 regarding questions about the information included in this **Mobile Privacy Disclosure** or questions about this application. You can also access the bank's fully Privacy Policy at <https://www.sbical.com/Privacy.aspx>.

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Who we are	
Who is providing this notice?	State Bank of India (California) (SBIC)
What we do	
How does State Bank of India (California) protect my personal information from mobile application?	To protect your personal information for unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does State Bank of India (California) collect my personal information from mobile application?	We collect your personal information when you access SBIC mobile application. <ul style="list-style-type: none"> • Before granting access to this information, you will be prompted to give the application that permission. • If you do not wish to grant that permission, you may decline. • If you later change your mind, those permissions can be updated in your device's settings.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>State Bank of India (California) has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>State Bank of India (California) does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>State Bank of India (California) does not jointly market.</i>
Other important information	