

Privacy Policy

IDFC Asset Management Company Limited (hereinafter referred to as “the AMC” or “we” or “us”), in the course of our business and while dealing with our investors, clients, distributors and Website users (hereinafter referred to as “Provider of Information” or “you” or “your”), may become privy to your personal information, including information that is confidential in nature.

We are strongly committed to protecting the privacy of your personal information. This Privacy Policy (as amended from time to time) describes how we handle and deal in personal information that we may collect and retain, vide various avenues including but not limited to usage of the various services both in the physical (offline) and online/electronic mode.

Such personal information collected by us through physical/offline and online/electronic mode may be converted and stored in an electronic form at our sole discretion for the purposes mentioned hereunder. This Privacy Policy shall be read with and subject to the disclaimer notified on the Website (www.idfcmf.com).

However, the Provider of Information shall not be covered by this Privacy Policy, if he/she accesses any other/ third party links from the Website.

By visiting our Website and using the services as provided by us (either through the Website, vide our various Internet based and other applications or through the physical means) including but not limited to subscribing, sending of inquiries etc, you expressly agree to this Privacy Policy. Further, by accessing the Website and/or utilising the services provided by us (both through online/electronic or vide physical/offline means) you shall be treated as expressly giving your consent for the processing, retention and utilisation of the Personal Information in accordance with this Privacy Policy and the terms hereof.

Personal Information:

The Personal Information that we collect from you may include information that is of a confidential nature, and shall mean and include any information that relates to a person, which either directly or indirectly, in combination with other information that is available or likely to be available to us, is capable of identifying the Provider of the Information (“Personal Information”).

The type of Personal Information collected from you and covered under this Privacy Policy shall include the following, relating to:

- Full name
 - Address
 - Telephone / mobile number(s)
 - E-mail address
 - Password (in the event of you signing up for the online facilities)
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- Financial information (pertaining to the investments/ applications/ transactions and any other related purposes vide which we would be providing the services to you); and
- Any other information as defined under Rule 3 of the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011, as may be required by us from time to time in order to provide services to the Provider of Information.

However, any information that is freely available in the public domain is exempt from the above definition.

The Provider of Information herein shall have the right to approach and modify the Personal Information that has been retained with us. Please note that we shall not be responsible for the accuracy of the information that is being provided by you.

Collection of Personal Information:

Personal Information is collected and/or obtained by us from several sources, wherein the Provider of Information has provided for the same. The information provided may include such Personal Information as a part of the application and/or enrolment process (the same maybe online or in a physical application form). Additionally, we may obtain the Personal Information from third-parties, or through call recordings at our call centres, internet technology, including our Website.

Information shall also be collected from vendors/ distributors and/or any other service providers for maintenance of our records and for processing of the payments/ commissions etc.

The Provider of Information agrees and understands that the Personal Information collected by us shall be processed, stored and used by us, and the same may also be passed to, transmitted to and processed by our affiliates and other data processors, agents or service providers acting under a contract with us for the purposes identified herein.

Security Standards and Measures:

We have adopted reasonable security practices and procedures and have implemented such reasonable security practices and safeguards which are appropriate to the sensitivity of the Personal Information. These security practices and standards are consistent with generally accepted standards of commercial business practice, which includes technical, operational and physical security control measures which commensurate with the Personal Information being protected from any unauthorised access and/or disclosures while the same is with us.

The Provider of Information, especially the investors agree and understand that trusted third parties who act on our behalf for performing of certain functions such as processing of transactions, issuing account statements etc. are under contractual obligations to ensure reasonable security safeguards commensurate to the sensitivity of the Personal Information being handled by them.

Use of Personal Information:

You expressly agree and understand that:

1. IDFC AMC may use your Personal Information for the purposes of providing you with the services to which you have subscribed and any service- related activities such as processing instructions, responding to service requests, resolve any grievances etc. The same may also be used to contact you whenever required and also to seek your feedback in relation to the offered services.
2. The Contact information (like e-mail address, phone number, etc) may be used to send periodic information on the services or upcoming events or announcements.
3. The Personal Information may be used to generate statistics and reports for both internal use and for sharing with affiliates, intermediaries, successors, vendors, data processors, service providers, agents, representatives and advertisers. Such statistics and reports will not contain Personal Information that could identify the Provider of Information, personally.

Disclosure of Personal Information:

IDFC AMC may disclose the Provider's information in order to:

- Conform to legal and/ or statutory requirements or comply with legal process;
- Protect and defend IDFC AMC's or its Affiliates' rights, interests or property;
- Enforce our legal rights, terms and conditions or provisions of the offering documents of Schemes of the Mutual Fund/ any other products or services.

Sharing of Personal Information with Third Parties:

To the extent required or permitted under law, we may share your Personal Information for the uses mentioned here with the following third parties:

- Registrar and transfer agent(s), call centres, bankers, custodians, depositories and/ or authorised external third parties who are involved in transaction processing, dispatches, etc., of your investment / transactions with us and/or who are vendors/ service providers/ distributors to whom commission / brokerage / remuneration is paid;
- Distributors or sub-brokers or intermediaries through whom applications are received and whose ARN number is stamped / printed/ written on the application form/ transaction request;
- Any other organisation for verifying the identity of investors / distributors for complying with anti-money laundering requirements;
- Any governmental authority including but not limited to the Reserve Bank of India and/ or the Securities and Exchange Board of India;
- Certain Personal Information may be shared with post office, local & international courier service providers and other intermediaries for correspondence with the

Provider of Information and for making payments to the Provider by cheques, drafts, warrants, through electronic clearing services, NEFT etc.

We will on a best effort basis ensure that Personal Information is transferred to the third parties, on an assurance from them that reasonable and appropriate steps have been taken to maintain the required level of data protection.

The Personal Information so collected shall be communicated to third parties / third persons only for the reasons consistent with the purposes for which such Personal Information was originally collected or such purposes as authorised by law.

Direct Marketing:

Any, non-personally identifiable visitor information may be provided to the third parties for marketing, advertising, or other uses however Personal Information shall not be shared for direct marketing without your express permission.

Retention of Personal Information:

We may retain your Personal Information for as long as required to provide our services to you or otherwise if required under law.

Breach of Internet Security:

In addition to our efforts for the protection of the Personal Information, it is important that the Provider of Information should co-operate with us for the security of the Personal Information. It is recommended that the Providers, especially the investors, should necessarily choose their passwords carefully such that no unauthorised access is made by any third party and not to disclose the same to any one and or keep a record of the same in writing.

However, despite our best efforts, if unauthorised persons breach our security control measures resulting in the website being hacked or presenting inaccurate information etc., IDFC Mutual Fund, IDFC AMC, IDFC AMC Trustee Company Limited, directors, officers, employees or affiliates' will not be responsible.

Incidental Information:

When you visit our Website, we use cookies, which are small pieces of information that allow us to maintain your connection to our Website. The Website may use cookies for detecting what kind of device you have in order to present content in the best way, for a language switch and/or for other purposes. These cookies do not collect or store any Personal Information and the visitor including the Provider of Information can refuse the use of cookies.

The Website and a web analytics service (which may be used by us) uses cookies to help the Website operators analyse how users use the Website. The information generated by the cookie about the visitors' use of the Website (including the IP address, browser-supplied information and site session information) will be transmitted to and stored as

part of the normal operation of services. Also, information may be supplied to the owners or operators of third party websites from which it is possible to link to our Website with information relating the number of users linking to our Website from such third party websites. The information shared shall be non- personally identifiable information.

All such incidental information will be used only to assist us in providing an effective service on the Website.

Grievance Redressal:

Any grievance relating to your Personal Information may be addressed to our Customer Service Department at the e-mail address given below:
investormf@idfc.com

This Privacy Policy is current, valid and up to date as per the laws, rules and regulations that have been enacted in this regard. This Privacy Policy may be updated or amended from time to time and the Providers of Information are advised to visit this page regularly in order to view the same.