

## **OUR CALIFORNIA CONSUMER PRIVACY ACT (“CCPA”) AND CALIFORNIA PRIVACY RIGHTS ACT (“CPRA”) POLICY**

This California Privacy Policy applies only to California consumers (“you” or collectively as “consumers”) and supplements the Consumer Privacy Policy of the State Bank of India California (“SBIC”). The California Consumer Privacy Act of 2018 (“CCPA”) and the California Privacy Rights Act of 2020 (“CPRA”), collectively referred to as “California Consumer Privacy Laws”, provide California consumers with specific rights regarding their personal information. This California Privacy Policy describes your privacy rights under the California Consumer Privacy Laws, explains how you may exercise your privacy rights, and provides an overview on the types of personal information we collect.

The CPRA defines personal information as information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include:

- information that is lawfully made available from federal, state, or local government records;
- de-identified or aggregated information; and
- information excluded from the California Consumer Privacy Laws such as health or medical information covered under the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) and financial information covered under the Fair Credit Reporting Act (“FCRA”) or Gramm-Leach Bliley Act (“GLBA”).

The CPRA defines Sensitive Personal Information (“SPI”) as Personal Information that is not publicly available and reveals:

- a consumer’s social security, driver’s license, state identification card, or passport number;
- a consumer’s account log-In, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account;
- a consumer’s precise geolocation;
- a consumer’s racial or ethnic origin, religious or philosophical beliefs, or union membership;
- the contents of a consumer’s mail, email and text messages, unless the business is the intended recipient of the communication;
- a consumer’s genetic data; and
- the processing of biometric information for the purpose of uniquely identifying a consumer;
- personal information collected and analyzed concerning a consumer’s health; or
- personal information collected and analyzed concerning a consumer’s sex life or sexual orientation.

### **Your Rights Under California Consumer Privacy Laws and this Privacy Policy**

**California Consumer Privacy Laws provide you with the following rights:**

**Right to know/Access.** You have the right to know what categories and specific pieces of personal information we collect about you; the categories of sources from which we collect personal information; our business or commercial purpose for the collection, use, and sharing of your personal information; and any categories of third parties with whom we share your information.

**Right to delete.** You have the right to request that we delete the personal information that we collect about you.

**Right to opt out.** You have the right to opt out of the sale or sharing of personal information. If we sell or share any of your personal information, you have the right, at any time, to tell us not to sell or share your personal information. At the time this Privacy Policy was last updated, we do not sell or share any personal information.

**Right to correct.** You have the right to request the correction of any personal information we maintain about you.

**Right to limit use or disclosure of sensitive personal information (“SPI”).** You have the right to limit the use and disclosure of your SPI, if we are using your SPI beyond what is reasonable and proportionate to provide the requested goods or services.

**Right to nondiscrimination.** If you exercise any of your privacy rights, we will not discriminate against you.

I. HOW TO CONTACT US ABOUT YOUR PRIVACY RIGHTS			
EXPLANATION	A consumer has the right to exercise their privacy rights for any Personal Information we collect, use, disclose, share and sell.		
SUBMIT A <a href="#">PRIVACY REQUEST</a>	If you wish to submit a Privacy Request, Request to delete, Request to Opt-out, Request to Correct, Request to limit the use or disclosure of SPI, or a Verifiable Consumer Request, collectively referred to as “Privacy Request” for Personal Information we collect, use, disclose, share or sell you can by:		
	Online	Complete and submit a Privacy Request online or visit <a href="http://www.sbical.com/privacy">www.sbical.com/privacy</a> .	
	Telephone (Toll-Free)	1.877.707.1995 Monday – Friday 8:00 AM – 4:30 PM PST	Complete and submit a Privacy Request over the phone.
	In Person	Please visit, complete and submit a Privacy Request in person at any one of our seven (7) California branches:	
		<u>Los Angeles</u> 707 Wilshire Blvd., Suite 2900 Los Angeles, CA 90017  Monday – Friday 9:00 AM – 4:00 PM	<u>Cerritos</u> 17500 Bloomfield Ave., Suite B Cerritos, CA 90703  Monday – Friday 9:00 AM – 4:00 PM Saturday 9:00 AM – 1:00 PM
		<u>San Diego</u> 9494 Black Mountain Rd., Suite E San Diego, CA 92126  Monday – Friday 9:00 AM – 4:00 PM	<u>Fresno</u> 2787 W. Shaw Ave., Suite 101 Fresno, CA 93711  Monday – Friday 9:00 AM – 4:00 PM
		<u>San Jose</u> 675 N. First Street Suite 105 San Jose, CA 95112  Monday – Friday 9:00 AM – 4:00 PM Saturday 9:00 AM – 4:00 PM	
		<u>Fremont</u> 39148 Paseo Padre Parkway Fremont, CA 94538  Monday – Friday 9:00 AM – 4:00 PM Saturday 9:00 AM – 4:00 PM	
HOW THE BANK VERIFIES YOUR IDENTITY IN RESPONSE TO A PRIVACY REQUEST	<p>State Bank of India (California) verifies the identity of a consumer making a Privacy Request prior to responding to such requests.</p> <p>State Bank of India (California) will match the identifying information provided by the consumer to the Personal Information of the consumer already maintained by the Bank.</p> <p>State Bank of India (California) shall generally avoid requesting additional information from the consumer for purposes of verification. If, however, the Bank cannot verify the identity of the consumer from the information already maintained by the Bank, the Bank may request additional information from the consumer, which shall only be used for the purposes of verifying the identity of the consumer seeking to exercise their rights under the CCPA, and for security or fraud-prevention purposes. The Bank will delete any new personal information collected for the purposes of verification as soon as practical after processing the consumer’s Privacy Request.</p>		

Our Response to Your Request	<p>If the Bank suspects fraudulent or malicious activity on or from your account, the Bank shall not comply with your Privacy Request until further verification procedures determine that the consumer request is authentic and the consumer making the request is the person about whom the Bank has collected information.</p> <p>For the selected method of completing and submitting a Privacy Request, the Bank will verify your identity by one of the following methods:</p>	
	Online	<p>After completing and submitting a Privacy Request for the categories of Personal Information online, to verify your identity, the Bank will require matching of at least two (2) data points provided by you with data points maintained by the Bank through the Bank's phone verification process.</p> <p>If completing and submitting a Privacy Request for specific pieces of Personal Information online, to verify your identity, the Bank will require matching of at least three (3) data points provided by you with data points maintained by the Bank through the Bank's phone verification process. In addition, the Bank will require a signed Declaration Under Penalty of Perjury that the requestor is the consumer whose Personal Information is the subject of the request.</p>
	Telephone (Toll-Free)	<p>After completing and submitting a Privacy Request for the categories of Personal Information over the phone, to verify your identity, the Bank will require matching of at least two (2) data points provided by you with data points maintained by the Bank through the Bank's phone verification process.</p> <p>If completing and submitting a Privacy Request for specific pieces of Personal Information over the phone, to verify your identity, the Bank will require matching of at least three (3) data points provided by you with data points maintained by the Bank through the Bank's phone verification process. In addition, the Bank will require a signed Declaration Under Penalty of Perjury that the requestor is the consumer whose Personal Information is the subject of the request.</p>
	In Person	<p>After completing and submitting a Privacy Request for the categories of Personal Information in person, to verify your identity, the Bank will require matching of at least two (2) data points provided by you with data points maintained by the Bank through the Bank's in-person verification process.</p> <p>If completing and submitting a Privacy Request for specific pieces of Personal Information in person, to verify your identity, the Bank will require matching of at least three (3) data points provided by you with data points maintained by the Bank through the Bank's in-person verification process. In addition, the Bank will require a signed Declaration Under Penalty of Perjury that the requestor is the consumer whose Personal Information is the subject of the request.</p>
		<p>Once we receive your verifiable Privacy Request, we will confirm our receipt of your request within 10 days and provide you with additional information about how we will process the request. Our goal is to respond to your request within 45 days of receiving the request, beginning on the day we receive the request. However, in the event that we need more time (up to 90 days) to respond to your request, we will provide you with notice and an explanation of the reasons that we will take more than 45 days to respond. For requests to know, any personal information we provide will cover the 12-month period preceding our receipt of your verifiable consumer request. If we are unable to comply with a given request, we will provide you with a response explaining why we have not taken action on your request and identifying any rights you may have to appeal the decision.</p>

		We will not charge you to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.
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II. COLLECTION OF PERSONAL INFORMATION			
Below is a list of categories of Personal Information (PI) we have collected about consumers in the preceding 12 months. For each category identified we have also provided the categories of sources from which we collected the Personal Information, the business or commercial purpose for collecting the information, and the categories of third parties with whom we share the personal information. We will retain your information as long as it is reasonably necessary for each disclosed purpose, as outlined in the table.			
Categories of PI We Collect:	Categories of Sources from Which We Collect the PI:	Our Business or Commercial Purpose for Collecting the PI:	Categories of Third Parties with Whom We Share the PI:
Biometric Information			
Fingerprint	Consumer Directly	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.	Operating Systems and Platforms
Face	Consumer Directly		Operating Systems and Platforms
Voice Recordings	Consumer Directly		Operating Systems and Platforms
Identifiers			
Real Name	Consumer Directly	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.	Operating Systems and Platforms
Alias	Consumer Directly		Operating Systems and Platforms
Postal Address	Consumer Directly		Operating Systems and Platforms
Account Name	Consumer Directly		Operating Systems and Platforms
Social Security Number	Consumer Directly		Operating Systems and Platforms
Date of Birth	Consumer Directly		Operating Systems and Platforms
Place of Birth	Consumer Directly		Operating Systems and Platforms
Driver’s License Number	Consumer Directly		Operating Systems and Platforms
Passport Number	Consumer Directly		Operating Systems and Platforms
Signature	Consumer Directly		Operating Systems and Platforms
Address	Consumer Directly		Operating Systems and Platforms
Telephone Number	Consumer Directly		Operating Systems and Platforms
State Identification Number	Consumer Directly		Operating Systems and Platforms
Account Number	Consumer Directly		Operating Systems and Platforms
Credit Card Number	Consumer Directly		Operating Systems and Platforms

Debit Card Number	Consumer Directly		Operating Systems and Platforms
Professional, Employment, and Educational Information			
Professional or Employment Information	Consumer Directly	To support employment, infrastructure, and human resource management, including providing benefits to employees and dependents, including healthcare and retirement plans, manage pay and compensation activities, manage and operate our facilities and infrastructure, and process employment applications.	Operating Systems and Platforms
<ul style="list-style-type: none"><li>Employer(s)</li></ul>	Consumer Directly		Operating Systems and Platforms
<ul style="list-style-type: none"><li>Employment History</li></ul>	Consumer Directly		Operating Systems and Platforms
<ul style="list-style-type: none"><li>Salary or Income</li></ul>	Consumer Directly		Operating Systems and Platforms
Education Information	Consumer Directly		Operating Systems and Platforms
<ul style="list-style-type: none"><li>Schools Attended</li></ul>	Consumer Directly		Operating Systems and Platforms
<ul style="list-style-type: none"><li>Dates of Attendance</li></ul>	Consumer Directly		Operating Systems and Platforms
<ul style="list-style-type: none"><li>Honors and Awards Received</li></ul>	Consumer Directly		Operating Systems and Platforms
Commercial Information			
Records of Personal Property	Consumer Directly	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.	Operating Systems and Platforms
Products Purchased or Obtained	Consumer Directly		Operating Systems and Platforms
Services Purchased or Obtained	Consumer Directly		Operating Systems and Platforms
Purchase or Transaction History	Consumer Directly		Operating Systems and Platforms
Account Balance	Consumer Directly		Operating Systems and Platforms
Credit History/Score	Credit Reporting Agency		Operating Systems and Platforms
Health Insurance Information			
Insurance Policy Number	Consumer Directly	To support employment, infrastructure, and human resource management, including providing benefits to employees and dependents, including healthcare and retirement plans, manage pay and compensation activities, manage and operate our facilities and infrastructure, and process employment applications.	Operating Systems and Platforms
Subscriber Identification Number	Consumer Directly		Operating Systems and Platforms
Application History	Consumer Directly		Operating Systems and Platforms
Claim History	Consumer Directly		Operating Systems and Platforms
Appeal Records	Consumer Directly		Operating Systems and Platforms
Protected Classification Under California or Federal Law			
Age	Consumer Directly & Service Providers	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing	Operating Systems and Platforms
Race/Ethnicity	Consumer Directly & Service Providers		Operating Systems and Platforms
Citizenship	Consumer Directly & Service Providers		Operating Systems and Platforms
Marital Status	Consumer Directly & Service Providers		Operating Systems and Platforms

Medical Condition	Consumer Directly & Service Providers	analytic services, or providing similar services on behalf of the business or service provider.  To support employment, infrastructure, and human resource management, including providing benefits to employees and dependents, including healthcare and retirement plans, manage pay and compensation activities, manage and operate our facilities and infrastructure, and process employment applications.	Operating Systems and Platforms
Military Status	Consumer Directly & Service Providers		Operating Systems and Platforms
Sex (including gender, gender identity, sexual orientation, gender expression, pregnancy, childbirth, and/or any other medical conditions)	Consumer Directly & Service Providers		Operating Systems and Platforms
Internet or Other Electronic Activities			
Online Identifier	Consumer Directly	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.	Operating Systems and Platforms
Internet Protocol Address	Consumer Directly		Operating Systems and Platforms
Email Address	Consumer Directly		Operating Systems and Platforms
Internet or Network Activity	Consumer Directly & Service Provider		Operating Systems and Platforms
<ul style="list-style-type: none"><li>Web Site Interaction</li></ul>	Consumer Directly & Service Provider		Operating Systems and Platforms
<ul style="list-style-type: none"><li>Application Interaction</li></ul>	Consumer Directly & Service Provider		Operating Systems and Platforms
<ul style="list-style-type: none"><li>Browsing History</li></ul>	Consumer Directly & Service Provider		Operating Systems and Platforms
<ul style="list-style-type: none"><li>Search History</li></ul>	Consumer Directly & Service Provider		Operating Systems and Platforms
Geolocation Data	Consumer Directly & Service Provider		Operating Systems and Platforms
Inferences Drawn from the Information Identified Above			
Preferences	Consumer Directly	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.  To support employment, infrastructure, and human resource management, including providing benefits to employees and dependents, including healthcare and retirement plans, manage pay and compensation activities, manage and operate our facilities and infrastructure, and process employment applications.	Operating Systems and Platforms
Characteristics	Consumer Directly		Operating Systems and Platforms
Behavior	Consumer Directly		Operating Systems and Platforms
Attitudes	Consumer Directly & Service Provider		Operating Systems and Platforms
Abilities	Consumer Directly & Service Provider		Operating Systems and Platforms

III. COLLECTION OF SENSITIVE PERSONAL INFORMATION			
Below is a list of Sensitive Personal Information (SPI) we have collected about consumers in the preceding 12 months. For each category identified we have also provided the categories of sources from which we collected the SPI, the business or commercial purpose for collecting the information, and the categories of third parties with whom we share the SPI. We will retain your information as long as it is reasonably necessary for each disclosed purpose, as outlined in the table.			
Categories of SPI We Collect:	Categories of Sources from Which We Collect the SPI:	Our Business or Commercial Purpose for Collecting the SPI:	Categories of Third Parties with Whom We Share the SPI:
<b>SENSITIVE PERSONAL INFORMATION</b>			
Social Security Number	Consumer Directly	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.	Operating Systems and Platforms
State Identification Number	Consumer Directly		Operating Systems and Platforms
Driver's License Number	Consumer Directly		Operating Systems and Platforms
Passport Number	Consumer Directly		Operating Systems and Platforms
User ID	Consumer Directly		Operating Systems and Platforms
Password	Consumer Directly		Operating Systems and Platforms
Security Questions	Consumer Directly		Operating Systems and Platforms
Access Code	Consumer Directly		Operating Systems and Platforms
Account Information	Consumer Directly		Operating Systems and Platforms
Credit Card Number with access code or credentials	Consumer Directly		Operating Systems and Platforms
Debit Card Number with access code or credentials	Consumer Directly		Operating Systems and Platforms
Geolocation	Consumer Directly		Operating Systems and Platforms
Racial or Ethical Origin	Consumer Directly		Operating Systems and Platforms
Content of mail, email and text messages	Consumer Directly		Operating Systems and Platforms
Biometric Identification Information	Consumer Directly		Operating Systems and Platforms
Health Information	Consumer Directly		Operating Systems and Platforms

IV. DISCLOSURE OR SALE OF PERSONAL INFORMATION		
<b>SALE</b>	We have not sold any Personal Information about consumers in the preceding 12 months for a business or commercial purpose.	
<b>DISCLOSED FOR BUSINESS PURPOSE</b>	We have disclosed personal information about consumers to third parties for a business or commercial purpose in the preceding 12 months.	
	Below is the list of categories of information disclosed for business or commercial purposes:	
	Categories of PI We Disclose:	Our Business or Commercial Purpose for Disclosing the PI:
	<b>Biometric Information</b>	



	Fingerprint	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.	
	Face		
	Voice Recordings		
	Identifiers		
	Real Name	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.	
	Alias		
	Postal Address		
	Online Identifier		
	Internet Protocol Address		
	Email Address		
	Internet or Network Activity		
	<ul style="list-style-type: none"><li>Web Site Interaction</li></ul>		
	<ul style="list-style-type: none"><li>Application Interaction</li></ul>		
	<ul style="list-style-type: none"><li>Browsing History</li></ul>		
	<ul style="list-style-type: none"><li>Search History</li></ul>		
	Geolocation Data		
	Account Name		
	Social Security Number		
	Date of Birth		
	Place of Birth		
	Driver’s License Number		
	Passport Number		
	Signature		
	Address		
	Telephone Number		
	State Identification Number		
	Account Number		
Credit Card Number			
Debit Card Number			
Professional or Employment Information			



	<ul style="list-style-type: none"><li>• Employer(s)</li></ul>	To support employment, infrastructure, and human resource management, including providing benefits to employees and dependents, including healthcare and retirement plans, manage pay and compensation activities, manage and operate our facilities and infrastructure, and process employment applications.	
	<ul style="list-style-type: none"><li>• Employment History</li></ul>		
	<ul style="list-style-type: none"><li>• Salary or Income</li></ul>		
	Education Information		
	<ul style="list-style-type: none"><li>• Schools Attended</li></ul>		
	<ul style="list-style-type: none"><li>• Dates of Attendance</li></ul>		
	<ul style="list-style-type: none"><li>• Honors and Awards Received</li></ul>		
	Commercial Information		
	Records of Personal Property	To perform services on behalf of the Bank or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.	
	Products Purchased or Obtained		
	Services Purchased or Obtained		
	Purchase History		
	Health Insurance Information		
	Insurance Policy Number	To support employment, infrastructure, and human resource management, including providing benefits to employees and dependents, including healthcare and retirement plans, manage pay and compensation activities, manage and operate our facilities and infrastructure, and process employment applications.	
	Subscriber Identification Number		
	Application History		
	Claim History		
	Appeal Records		
	Age		
	Race		
	Citizenship		
	Marital Status		
	Medical Condition		
	Sex		
MINORS UNDER 16 YEARS OF AGE WITHOUT AFFIRMATIVE AUTHORIZATION	We do not sell the personal information of minors under 16 years of age without affirmative authorization.		
HOW LONG WE RETAIN YOUR INFORMATION	We will retain your information as long as it is reasonably necessary for each disclosed purpose, as outlined in the table.		

I. RIGHT TO OPT-OUT OF THE SALE AND/OR SHARE OF PERSONAL INFORMATION	
EXPLANATION	You have the right to opt-out of the sale and/or of your personal information.
NOTICE OF RIGHT TO OPT-OUT	If we sell or share any of your personal information, you have the right, at anytime, to tell us to stop. We do not and will not sell or share the personal information of consumers to third parties.

II. RIGHT TO CORRECT PERSONAL INFORMATION	
EXPLANATION	You have the right to request the correction of any inaccurate personal information that we maintain about you, taking into account the nature of the personal information and the purposes of the processing of the personal information. We will use commercially reasonable efforts to correct the inaccurate personal information as you may direct.

I. RIGHT TO LIMIT USE OR DISCLOSURE OF SENSITIVE PERSONAL INFORMATION ("SPI")	
SPI WE COLLECT	Typically, we collect SPI only to determine whether we are able to provide care or as a part of our ongoing care services. We use your SPI in a reasonable and proportionate manner in order to provide you with the appropriate level of care.
YOUR RIGHTS REGARDING SPI	You have the right to limit the use and disclosure of your SPI, if we are using your SPI beyond what is reasonable and proportionate to provide the requested goods or services. Please see the Tables "Categories of Personal Information" and "How We Use Your Personal Information" for more details about our practices around SPI and your rights related to SPI.

VII. RIGHT TO NON-DISCRIMINATION FOR THE EXERCISE OF YOUR PRIVACY RIGHTS	
EXPLANATION	You have a right not to receive discriminatory treatment by us for the exercise of any privacy rights conferred by the California Consumer Privacy Act (California Civil Code § 1798.100 et seq.)

VIII. AUTHORIZED AGENT	
EXPLANATION	<p>You may designate an authorized agent to make a request under the California Consumer Privacy Act on your behalf.</p> <p>When you use an authorized agent to submit a Privacy Request, the Bank will require that you:</p> <ul style="list-style-type: none"> <li>i. Provide the authorized agent written permission to do so;</li> <li>ii. Verify the identity of the Authorized Agent; and</li> <li>iii. Verify your own identity directly with the Bank.</li> </ul> <p>The Bank may deny a request from an agent that does not submit proof that they have been authorized by you to act on your behalf, and/or if the Bank cannot verify your identity or the identity of the Authorized Agent</p>

Contact Us For More Information
For questions or concerns about the Bank's privacy policies and practices contact us at 1.877.707.1995 (Toll-Free) Monday – Friday, 8:00 AM – 4:30 PM PST or email us by visiting <a href="http://www.sbical.com/contact-us">www.sbical.com/contact-us</a> .