

## **Privacy Notice**

This Privacy Notice informs you about how American Express India Private Limited, (hereinafter referred to as “Amex”) acting in the capacity of a Data Fiduciary, processes your Personal Data (which means any data about you through which you can be identified by or in relation to such data) in accordance with the provisions of the Digital Personal Data Protection Act 2023 & the Rules and Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules 2011 (the “Indian Privacy Rules”) made thereunder (hereinafter referred to as “Privacy Law”) for a lawful purpose, for which you have given your consent or where such processing is permitted under the Privacy Law . Through this Privacy Notice we shall inform you about (i) the Personal Data and the purpose for which the same is proposed to be processed (ii) the manner in which you may exercise your rights and (iii) the manner in which you may raise grievance in this regard.

- 1) **Personal Data we collect and the Purposes associated with processing:** We may collect and process your Personal Data as below:

| <b>Category of Personal Data</b>                                                              | <b>Purposes</b>                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Identity Data</b> (e.g., name, date of birth, Aadhaar number, etc.)                        | To manage accounts and offering services, including Travel and Lifestyle, to comply with applicable legal and regulatory requirements (including KYC, AML, and sanctions screening), and communicate relevant products, services, and updates.          |
| <b>Contact Data</b> (e.g., address, email, phone number)                                      | To communicate with you, including servicing and marketing communications, provide product updates and offers, and request feedback to assess your satisfaction.                                                                                        |
| <b>Health Data</b>                                                                            | To facilitate the issuance of travel insurance requested by you, where health information is required by the insurance provider, and, where applicable, to verify identity, authenticate individuals, and prevent or detect fraud using biometric data. |
| <b>Financial and Transaction Data</b> (e.g., income, credit information, transaction history) | To process transactions and manage accounts, assess eligibility, creditworthiness, and risk, prevent and detect fraud, manage credit and                                                                                                                |

|                                               |                                                                                                                                                                                                                                                                      |
|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                               | financial risks, and comply with applicable regulatory reporting obligations (including credit reporting and AML requirements).                                                                                                                                      |
| <b>Technical and Call-Related Information</b> | In connection with telephone interactions, we may collect the telephone number used to contact us and technical information about how the call is connected or routed, to support customer servicing, authentication, operational management, and security purposes. |

### **Cookies and Similar Technologies**

We also collect information through Cookies and Similar Technologies when you use our online services or access content online.

A cookie is a small data file that a website transfers to your computer. Similar technologies include clear GIFs, web beacons, and pixel tags, which tend to be transparent images on websites. Our Cookies and Similar Technologies collect information about your device, operating system, and web browser. They also collect information about your use of the device.

Cookies and Similar Technologies collects information that includes:

The operating system or type of device you use to open emails from American Express.

Information related to your IP address, such as your domain, internet provider, and general geographic location.

How you use our websites and apps, such as what you search for on our websites and apps, the pages you view, how long you stay, and how often you visit them.

How you search for our websites or apps, which website or apps directed you to us, and, in some cases, if you've visited a website operated by one of our business or commercial partners.

Ads or online content created by American Express or our business and commercial partners that you view, access, or click.

Whether you open our emails, which sections you click, and how often you open them.

If you use your mobile device to access our products or services, we may collect information related to that device, such as your location.

## **Other Sources of Information**

We may collect your information from other sources in accordance with product or service-specific privacy notices we'll send you. For example, we may collect information from your transactions you made with us, publicly available records and databases, or third-party sources, such as credit bureaus. We may combine this other information with the information we collect under this statement.

**Please be advised that the Personal Data collected by us may be processed by us for the following purposes:**

- to provide, operate, maintain, support, market, and improve our products and services;
- to manage business risks, including fraud prevention, security monitoring, cybersecurity, and credit-related assessments where applicable;
- to comply with applicable laws, regulations, court orders, governmental requests, or legal processes;
- to establish, exercise, or defend legal rights, claims, or proceedings;
- to share Personal Data with regulators, law enforcement authorities, advisors, service providers, or other third parties where required by law or reasonably necessary for the purposes described in this Notice;
- to maintain records for legal, regulatory, audit, dispute resolution, investigation, and business continuity purposes; and
- to conduct research, analytics, statistical analysis, and service improvement activities, including understanding usage trends and enhancing user experience.

**2. Disclosure or Sharing of your Personal Data:** We may disclose your Personal Data with your consent or where such disclosure is permitted under the Privacy Law. For example, we could disclose information to:

- **Service providers, vendors, intermediaries:** who perform services for us that include printing, mail, advertising, and marketing. We mandatorily require all such service providers to protect personal data according to our standards and use it only for the purposes we allow.

- **Regulatory authorities, courts, and governmental agencies**, in order to comply with legal or regulatory requirements, assist in legal or regulatory investigations, and protect the rights of American Express® and its group companies.
- **Financial institutions and payment networks**: like credit reference agencies and similar institutions to report or inquire about your financial circumstances, and to report or collect debts you owe;
- **American Express® Affiliates, subsidiaries, and Partners**– other financial institutions, loyalty program partners, travel partners, and certain advertising partners with whom we offer or develop products and services.
- **Necessary parties** involved in the sale of all or part of a company in the American Express® group, or its assets.
- **Other relevant third parties**, as required or permitted by law or with your consent.
- **Cross-Border Transfers of Personal data**: We may need to transfer your Personal Data to jurisdictions outside India to our affiliates, service providers, and business partners, where necessary for the purposes set out in this Privacy Notice. We will ensure that such transfers are made in compliance with applicable law and any applicable governmental restrictions relating to cross-border transfers of Personal Data.

**3. Data Retention:** We shall retain your Personal Data only for as long as necessary to fulfil the purposes for which it was collected and to comply with applicable legal, regulatory, or contractual obligations. Thereafter, the Personal Data shall be deleted or anonymized. Retention periods are determined based on the nature of our relationship with you, applicable legal requirements, and any directions or ongoing proceedings involving courts, regulatory authorities, or law enforcement agencies.

**4. Your Rights:** You are entitled under the Privacy Law to the following rights in respect of your Personal Data:

- Access your Personal Data
- Correct or update your Personal Data
- Request erasure of your Personal Data
- Seek redressal of grievances regarding the processing of your Personal Data

You can exercise your rights by visiting the [Contact Us](#) page on our website or writing to us at the email address provided under the Grievance Redressal section below.

**5. Withdrawal of Consent:** You have the right to withdraw your consent for any specific purpose for which it was previously provided. On receipt of the instructions, Amex shall, within a reasonable time, cease and cause its data processors to cease processing your

Personal Data unless such processing is required or authorized under the provisions of the Privacy Law or any other law for the time being in force. However, please note that withdrawal of consent for Personal Data required to issue, operate, service, secure, or administer your Card account may affect our ability to provide or continue providing the relevant products and services.

#### **6. Grievance Redressal:**

If you have any questions about this Privacy Notice, feel free to get in touch at the number on the back of your Card or visit the [Contact Us](#) page on our website. You may also contact our Grievance Officer at the details below:

Email Us: [director-travelandlifestyle@aexp.com](mailto:director-travelandlifestyle@aexp.com)

Write to Us: Mr. Anand Bisht

Address :

American Express (India) Pvt. LTD

MGF Metropolitan,

7th Floor, Office Block,

District Center Saket,

New Delhi -110 017

The Grievance Officer shall redress the grievances as per regulatory timelines i.e., 90 business days from the date of receipt of the grievance. If you are not satisfied with the redressal of your complaint by Amex, you may approach the Data Protection Board constituted under the Privacy Law.

**7. Your Duties:** You shall ensure that no material information is suppressed while providing Personal Data for any document, unique identifier, proof of identity, or proof of address issued by the State or its instrumentalities, refrain from filing any false or frivolous grievance or complaint, and furnish only verifiably authentic information while exercising the right to correction or erasure under applicable Privacy Law. Any contravention of these duties may attract a penalty of up to INR 10,000 or such other amount as may be prescribed under Privacy Law.

**8. Updates to the Notice:** We may update this Privacy Notice from time to time. Updates shall be communicated appropriately to you.

