

**INDIA**  
**Information Security Rules 2011**  
**NOTICE AND CONSENT FORM**

**DSP Merrill Lynch Limited**  
Ground Floor, A Wing, One BKC,  
Bandra Kurla Complex, Bandra (East)  
Mumbai 400 051

In accordance with the requirements of the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules 2011 ("Information Security Rules 2011"), this document includes information about:

1. What personal information we collect
2. Purposes for which we use personal information
3. Sharing personal information

The term "you" refers to the client with which we propose to enter a relationship or with which we have a current or former relationship, and "we" or "us" refers to DSP Merrill Lynch Limited and as applicable other companies within the Bank of America Merrill Lynch group.

We may provide other material regarding the collection, use, processing and sharing of personal information in account documents. If there is any conflict between this document and the account documents, the terms of the specific account documents will prevail.

**1. What personal information we collect**

We collect, use and process various types of personal information about you and your accounts to the extent appropriate for your relationship with us. The personal information that we collect about you may include, but is not limited to, name, address, email address, telephone number, date of birth, personal identifiers such as Aadhaar number, Permanent Account Number, passport details, driver licence, other personally identifiable information, and sensitive personal data or information as defined in the Information Security Rules 2011.

If you provide us with information about third parties (including your relatives, beneficiaries and guardians or your authorised representatives, employees, officers, directors, shareholders, authorised signatories and other related individuals), you agree to inform such third parties and obtain their consent to the processing of that information in accordance with this document and any other applicable laws and regulations.

**2. Purposes for which we use personal information**

We use and process personal information for a range of purposes, which may include but is not limited to:

- to provide you with products and services
- to facilitate transactions

- to provide you with advice and guidance
- to respond to client requests
- to detect, prevent and investigate fraud
- to provide security for clients, employees and the general public
- to verify your identity (or the identity of your representative or agent)
- to perform risk management
- to comply with applicable laws, rules and regulations, including anti-terrorism, anti-money laundering, anti-bribery, anti-corruption and tax reporting rules and regulations
- to comply with legal process, to respond to requests from public, regulatory or government authorities (including authorities outside your country of residency), and to allow us to pursue remedies and limit damages
- to perform internal business processes such as data analysis, audits, developing and improving new products and services
- as part of the sale, merger or similar change of a Bank of America Merrill Lynch group business

**3. Sharing personal information**

To the extent appropriate for our relationship with you, personal information may be shared for all of the purposes described in this document.

We may share personal information with Bank of America Merrill Lynch group companies around the world. All affiliates are committed to protecting personal information and to using it only for legitimate purposes.

We may share personal information with service providers that work for us in India or in any of the countries in which we operate. We supervise our service providers and require them to appropriately protect personal information. Service providers may include:

- customer service, payment or transaction processing companies
- printing companies
- order fulfillment or professional services organisations (such as legal, audit, accounting services, technology, and data processing companies)

- technology hosting (such as webhosting, cloud computing, infrastructure provision, application service providers, data centre services and technology service providers)

We may also share personal information with other third parties. Third parties may include public, regulatory and government authorities, intermediaries, other nonaffiliated third parties as requested by you or your authorised representative, self-regulatory organisations, or judicial or law enforcement authorities.

Additionally, where you have or propose to have a relationship with a third party (contractual or otherwise) in connection with a product or service, we may share information with such third party in accordance with that relationship, and the handling of information by that party will be subject to your agreement(s) with that party.

As required by the Aadhaar (Authentication) Regulations 2016, we share Aadhaar numbers and other identity information with the Unique Identification Authority of India for purposes of Aadhaar authentication. Service providers may be engaged to facilitate the authentication process.

**Transfers of personal information to other countries**

Your personal information may be transferred around the world to countries in which we do business, including to affiliates, service providers or third parties, which may be located in jurisdictions that may not have the same data protection laws as those in your home country. We are responsible for making sure that your information continues to be protected by affiliates and service providers in other countries.

**4. Other**

When you communicate with DSP Merrill Lynch Limited, to the extent permitted or required by applicable law, your telephone conversations and electronic communications, including emails, text messages and instant messages, may be recorded and/or monitored for evidentiary, compliance, quality assurance and governance purposes.

We may make changes to this document at any time and will inform you of changes or take other steps as required by applicable law. To view our most up-to-date privacy statement, please visit our website [www.ml-india.com](http://www.ml-india.com).

If you have any questions regarding the collection, use, processing and sharing of your personal information (including specific details about entities with which we share personal information), please contact the Grievance Officer for DSP Merrill Lynch Limited (Mr Jinendra Shah) at:

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**CONSENT**

You have the right to not provide (or to withdraw by written notice at any time) your consent to the collection, use, processing and sharing of your personal information. If you choose to not provide (or to withdraw) your consent, we may not be able to provide you with certain products and services.

*By signing this document, you acknowledge and consent to the collection, use, processing and sharing of your personal information in accordance with the above, as provided in account documents, as permitted by local law, or as otherwise agreed between us.*

Authorised signatory: .....

Name (print): .....

Title: .....

Date: .....