

WHAT IS PERSONAL INFORMATION AND WHAT TYPES OF PERSONAL INFORMATION DO WE COLLECT ABOUT YOU?

"Personal information": means any information that relates to an individual, which directly or indirectly, in combination with other information available or likely to be available with us, is capable of identifying such individual.

"Sensitive Personal Information": means any Personal Information of an individual, which consists of information relating to financial information such as bank account, credit card, debit card or other payment instrument details; passwords; biometric information; sexual orientation; physical, physiological and mental health condition; and medical records and history. Information freely available or accessible in public domain is not treated as Sensitive Personal Information.

Depending on who you are (e.g., a merchant, customer, cardholder, consumer, supplier or business partner) and how you interact with us (e.g., telephone, IVR, API, online or offline), we may collect, use, receive, store, analyse, combine, transfer or otherwise process different categories of your Personal Information (including Sensitive Personal Information).

Below is a table of the categories of Personal Information and Sensitive Personal Information which we may collect about you:

Categories of Personal Information	Which includes information such as:
"Identity and Account Log- In Information"	Full name(s), title, age, user ID, gender and your date of birth.
"Contact Information"	Telephone/mobile number(s), permanent and current address(es), state/city of residence, country, pin code, email address(es), and chosen billing address(es).

<p>"Financial Information"</p>	<p>Personal bank account numbers and bank account data including e-nach, NEFT, IMPS and UPI ID details, credit or debit card information, including the credit or debit card number, card type, expiry date on the credit or debit card, , card token and standing instruction HUB ID.</p>
<p>"Identification Information"</p>	<p>Know Your Customer (KYC) documents including all proofs of identity and address, photograph, Permanent Account Number (PAN), GST Number, etc. Other identifiers such as cookie id, device id etc. or any other identifier from a third party.</p>
<p>"Payment Information" or "Transactional Information"</p>	<p>Payment gateway ID, name of issuing bank, merchant's name, category and other identifiers along with the details of products or services purchased or paid for, mode of payment, the date, currency and amount of the transaction(s), whether the payment was successful, and other information provided by you directly or indirectly to us or provided to us by banks, merchants or other service providers or business partners.</p>
<p>"Usage and Technical Information"</p>	<p>IP addresses, application, device or browser type, versions and configurations, operating systems, device brand and model, time zone setting, geo-location information, content, unique identifiers associated with your device(s) and pages that you access on the Website(s), Apps or Platforms, and the dates and times that you visit the Websites, Apps or Platforms, and paths taken.</p>

"Credit related Information"	Credit or affluence related information or assessment provided by third parties such as financial institutions or account aggregators or similar third parties as permitted under applicable laws of India including our business partners, independent service providers and our group entities.
"Marketing and Communications Information"	Communications with customer service support, behavioural data (for example, data collected using cookies), information about promotions, surveys, promotional campaigns and records of your decision(s) to subscribe to or to withdraw from receiving marketing materials, if any.
Information in your device(s)	We may also access your location data in your devices to enable you to access our services after seeking necessary permissions as permitted under applicable laws.

We may also collect, use, process and/or share non-Personal Information and/or anonymized and/or aggregated data such as statistical or demographic data in accordance with this PayU Payments Privacy Statement.

As a matter of principle, we do not collect certain special categories of Personal Information about you (such as details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health or any genetic and biometric information). However, we may collect certain Sensitive Personal Information in order to provide our services or products to you, such as some categories of Financial Information including bank account number and number on credit or debit cards. In such cases, we ensure that such Sensitive Personal Information is collected, used, processed, stored and/or disclosed in accordance with this PayU Payments Privacy Statement and in compliance with applicable laws of India.

To the extent the Websites, Apps or Platforms include links to thirdparty websites, plug-ins and applications (including third party cookies, tracking technologies and widgets by third party and third-party advertisers), it is important that you understand that by accessing our Website, clicking on those links or enabling those connections, you may allow third parties to collect or share information or data about you.

PayU Payments does not have oversight of these third-party websites, plug-ins and applications and we are not responsible for their collection, processing, usage or transfer of your Personal Information or Sensitive Personal Information. Any information collected by a third party in this manner is subject to that third party's own data collection, use, processing and disclosure policies and you must make yourselves conversant with those.