

“Privacy Terms & Conditions”

Interpretation

The terms as may be used in this document would be in accordance with the “Information Technology Act, 2000” (as amended till date), “Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011”, “Digital Personal Data Protection Act, 2023”, and such other rules/regulations and Circulars as may be applicable.

All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa. All references to client/customer/investor whether masculine or feminine include references to non-individuals also unless repugnant to the context thereof.

Any reference to any statute or statutory provision shall be construed as including a reference to any statutory modifications or re-enactment therein from time to time.

Headings are for ease of reference only.

UTI Pension Fund Limited (“UTIPFL”) is one of the Pension Fund Managers appointed by Pension Fund Regulatory & Development Authority (“PFRDA”) for managing Pension assets under the National Pension System (NPS). It manages the Pension Assets/Funds of Central Government Employees, State Government Employees, and the Private Sector NPS Subscribers.

UTIPFL, a 100% subsidiary of UTI Asset Management Company Limited was incorporated on 14th December 2007 under the Companies Act, 1956 with its registered office at UTI Tower, Gn-Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051 for managing pension assets under National Pension System (NPS). It started its operations from 31st March 2008.

UTIPFL understands that its subscribers and the Website (“www.utipension.com”) visitors are concerned about the privacy of their information. UTIPFL has established policies and procedures concerning the collection, use, and security of your information that will help protect your privacy.

We appreciate the importance of keeping the information collected confidential. We take due care to protect your information.

UTIPFL may collect information and personal data about you as a part of the usage/application or enrolment process. Additionally, we may obtain information or data about you from third parties (includes vendors/agents and/or any other service providers and all such other parties appointed by UTIPFL). We also develop and retain information about you based on your transactions and experience through our website.

UTIPFL recognizes that the lawful and correct treatment of personal data is very important to maintain subscribers’ confidence in ourselves. It is our endeavour to ensure that any personal data that we collect, process, record or use in any way whether it is held on paper, on computer, or other electronic media will have reasonable safeguards in place to comply with our obligations of confidentiality and privacy. The Privacy Terms & Conditions are applicable to all channels of your communication with UTIPFL that include physical, online platforms and Website.

In this regard, subscribers/clients/customers/ subscribers should carefully read the “Privacy terms & conditions” available on the Website.

In the course of using the UTI PENSION FUND LIMITED (“UTIPFL”) website or any other online platform (“Online Platform”) for availing the products and services of UTIPFL and its affiliates/agents/service providers may become privy to the personal information of its vendors, agents and subscribers (“Data Principal/Provider”), including information that is of a confidential nature.

We are strongly committed to protect the privacy of the Data Principal and have taken necessary and reasonable measures to protect the confidentiality of the subscriber information. This page describes how we handle and deal with 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.

Personal Information collected by us vide the physical (offline) and online/electronic mode may be converted and stored in an electronic form at our sole discretion for the purposes mentioned hereunder.

We may combine the information related to you collected on our website or through our mobile application with information collected from or about you from other sources. This may include information collected online, such as through email, or from offline sources, like the information we collect when you open a new NPS account/ shift your account with us or investor service. Such combined information will be treated in accordance with this document.

This Document shall be read with and subject to the disclaimer:

We shall not be held liable, in any manner whatsoever, for disclosure of the confidential information when in accordance with this privacy commitment or in terms of the agreements, if any, with the Data Principal.

It is hereby clarified that the Data Principal shall not be covered by this Document, if he accesses any third-party links from the Online Platform of UTIPFL, in which case the Provider may be subject to the document of such third party.

By using the products and/or services provided by us (either through the Online Platform or through physical means) including but not limited to subscribing, sending inquiries, etc., the Data Principal expressly agree to this Document. Further, for utilizing the services provided by us either by accessing the Online Platform or vide physical (offline) means, the Provider shall be treated as expressly giving their consent for the processing, retention, and utilization of the Personal Information in accordance with this Document and the terms hereof.

Personal Information

The Personal Information that we collect from the Data Principal may include information that is confidential in 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 Data Principal (“**Personal Information**”).

The type of Personal Information collected from the Provider and covered under this Document shall include the following, relating to:

- Full name
- Family Details
- Address
- Telephone/mobile number(s)
- Permanent Account Number (PAN)
- KYC Documents as required in NPS Activities
- Date of Birth
- Gender Identity
- Other Personal Information as required in NPS Activities
- Bank Account details, change of bank account details or registration of multiple bank accounts, etc. through application forms.
- Payment instrument details at the time of submitting an application, at the time of contribution or as proof for carrying out a change of bank account or any other details of debit card obtained (if any).
- Generation and storing of password (PIN) in encrypted form based on the request from the investor under the online mode of contributions.
- Annual Income and savings profile; and
- E-mail address
- Financial information (pertaining to the contributions/ applications/ transactions and any other related purposes vide which we would be providing the services to the Subscribers); and
- Any other information as defined by the authority and as may be required by UTIPFL from time to time in order to provide services to the Data Principal.

Provided that, any information that is available or accessible in the public domain shall not be regarded as sensitive personal data or information for the purposes of this document. The Data Principal 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 Personal Information that is being provided by the Data Principal.

Collection of Personal Information:

Personal Information is collected and/or obtained by us from several sources, wherein the Data Principal 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 may be vide Online Platform or vide a physical application form). Additionally, we may obtain/collect Personal Information and such other information as you may authorise it to the third parties, through internet technology or any other mode of information. Such Personal Information shall also be collected from third parties for maintenance of our records and processing of the payments/ commissions etc. Such information may be collected/retained including for

verifying your identity, fraud prevention, or to assist us in the identification of products/services that may be of interest to you.

You provide personal information when you complete an application. In the event of incomplete application any information which has been shared in due course of action may be stored for future references of the subscribers.

The personal information shared may also be collected to be compliant with the Know Your Client (KYC) norms under the Prevention of Money Laundering Act, 2002, (PMLA), the rules issued thereunder, and guidelines and circulars on Anti- Money Laundering issued by PFRDA.

UTIPFL may also call you to inform about its products or services offered by the UTIPFL.

The Data Principal 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. Such affiliates, data processors, agents, and service providers are also subject to protection and sharing of the Personal Information only for the purpose for which it was shared or with our/your consent and prohibiting the use of Personal Information/data for cross-marketing.

We permit the Data Principal, as and when requested by them, to review the information they had provided and ensure that any personal information or sensitive personal data or information found to be inaccurate or deficient shall be rectified, corrected, or amended as feasible, provided we shall not be responsible for the authenticity of the personal information or sensitive personal data or information supplied by the Data Principal to us or any other person acting on behalf of us. Further, the following rights are always available to the Provider of the Information:

1. **The right to be informed:** You are having the right to be informed about the processing of your Personal Information as to how it is processed and to whom else the data may be shared.
2. **The right of protection and access:** You have the right to the protection of Personal Information and see/access what Personal Information/data is held about you.
3. **The right to update/review or rectification:** You may ask us to have your Personal Information/data updated, corrected, or amended if it has undergone change or is incorrect in any way.
4. **The right to withdraw/erasure/forget:** Under certain circumstances, you can ask for your Personal Information /data to be deleted. This would apply if the Personal Information /data has been unlawfully processed and/or shared.
5. **The right to object:** You have the right to object to the further processing of the Personal Information /data which is inconsistent with this document.

In case you wish to exercise any of your rights as laid down in this Document, you may approach us in a manner as mentioned in this Document.

Please note that any of your rights/requests as mentioned in this Document shall be subject to applicable obligations including laws, rules and regulations, directions of the statutory authority/regulatory body/law enforcement authorities, courts, or for reporting purposes. Kindly note that we may share/report your Personal Information/data or any other information without any restriction as required by the Regulatory Body.

Please note that on the exercise of such rights/requests, we may not be able to provide you the services or the services may be suspended, interrupted, delayed, or may not be error-free or may not be to the desired level of satisfaction.

Use of Personal Information:

The Provider (s) expressly agree and understand that:

1. UTIPFL may use the Personal Information of the Provider for the purposes of Processing commercial and non-commercial transactions of the Provider, providing him with the services to which he has 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 postal address, e-mail id, mobile /phone number, etc.) may be used to contact/ 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, agents, service providers and

advertisers. Such statistics and reports will not contain Personal Information that could identify the Data Principal, personally.

Disclosure of Personal Information:

You agree that UTIPFL may disclose the Provider's information (other than which cannot be disclosed under applicable Indian laws, rules, and regulations),

- In order to Conform to legal and/ or statutory requirements or comply with legal process.
- with statutory/regulatory authorities, Government authorities/bodies/agencies mandated under the law to obtain information including sensitive personal data or information for the purpose of verification of identity, or prevention, detection, investigation including cyber incidents, prosecution, and punishment of offenses,
- In order to protect and defend UTIPFL's or its affiliate's rights, interests, or property.

Sharing of Personal Information with Third Parties ("Data Processor"):

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

- Central Recordkeeping Agency ("CRA"), contact centres, Payment Gateways, KYC agencies, Banks, custodians, depositories, and/ or authorized external third parties who are involved in transaction processing, dispatches, etc., of subscribers' contribution with Us and/or who are vendors/ service providers/ agents to whom the commission is paid;
- Pension Agents through whom applications are received and whose registration number as provided by the appropriate regulatory authority is stamped on the application form/ transaction slips.
- Any other organization for verifying the identity of subscribers for complying with anti-money laundering requirements.
- Any governmental & judicial authority including but not limited to the Pension Fund Regulatory Development Authority of India and/ or the NPS Trust.
- Certain Personal Information (Address details of the subscribers, Bank details of the subscribers, Statement of Account, Unit Holding Details) may be shared with banks, CRA's, local & international courier service providers, agents, and other intermediaries for correspondence with the Data Principal and for making payments to the Provider by cheques, demand drafts, NEFT or other online modes.

We will advise the third parties, to take reasonable and appropriate steps to maintain the required level of data protection in respect of the Personal Information.

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 authorized by applicable law.

Nevertheless, it is our foremost endeavour to ensure that the Provider's Privacy is protected at all points in time. The subscribers/customers/clients (whether existing/prospective) must ensure to recheck the information or data being provided to the UTIPFL or any person acting on its behalf. In case any of the data/information is found to be inaccurate or incorrect, the same should be informed to the UTIPFL for immediate amendment. UTIPFL and any person acting on its behalf shall not be responsible for the authenticity of the personal information or sensitive personal data, or information supplied by the customers/clients (whether existing/prospective).

Retention of Personal Information:

We may retain Provider's Personal Information for as long as required to provide our services to the Data Principal or otherwise if required under laws, rules, or regulations.

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 and applicable regulatory guidelines, which include technical, operational, and physical security control measures commensurate with the Personal Information being protected from any unauthorized access and/or disclosures while the same is with us.

The Data Principal, especially the subscribers agree and understand that trusted third parties (“Data Processors”) who act on our behalf for performing certain functions such as processing of transactions, issuing statement of transactions, etc. are under contractual obligations to ensure reasonable security safeguards commensurate to the sensitivity of the Personal Information being handled by them.

UTIPFL endeavours to have suitable technical, operational, and physical security controls to safeguard and ensure the security of the information provided by the Data Principal, and uses encryption as permitted in India wherever applicable, for the storage and transmission of the information. We would ensure to enter into suitable terms with third-party service providers to protect client confidentiality and follow a non-disclosure or restricted disclosure document.

We need to provide access to information about you to those employees/third parties who need to know the information to perform their work, such as servicing your accounts, providing you with information you request, or notifying you of new products and services. To protect your personal information, we maintain physical, electronic, and procedural safeguards in keeping with reasonable industry standards and practices, and we review and adjust these safeguards in response to advances in technology.

Breach of Internet Security

In addition to the efforts of UTIPFL for the protection of the Personal Information, it is important that the Data Principal should cooperate with UTIPFL for the security of the Personal Information. It is recommended that the Providers, especially the subscribers should necessarily choose their passwords carefully and change them periodically, that no unauthorized access is made by any third party, and not disclose confidential information, OTP, etc. to anyone and or keep a record of the same in writing.

Information and cyber security is a continuously evolving arena. There are risks involved in availing the online services viz. risks of hacking, fraud, presenting inaccurate information, etc. You may, if so required, seek independent advice to assess the various risks involved. By availing of the online services, you voluntarily and consciously agree to the risks involved. Despite best efforts, if unauthorized persons breach the security control measures resulting in the Website being hacked etc.; UTIPFL, its directors, officers, employees, or affiliates, agents, service providers, etc. will not be responsible in any manner whatsoever.

Refund and Cancellation Policy

Users can cancel the onboarding process prior to final submission of the application or payment. Once an application is submitted and a PRAN (Permanent Retirement Account Number) is generated, no cancellation is allowed. Once a contribution or SIP payment is successfully processed, it cannot be cancelled or reversed. If the transaction fails but the amount is debited, a full refund will be processed within 7–10 working days. In case of duplicate payments, the excess amount will be refunded post-verification within 10–15 working days. If onboarding fails before PRAN generation due to system or verification issues, the contribution amount will be refunded after deducting applicable charges, if any. Contributions made after PRAN generation are non-refundable. No refunds will be processed for voluntary or scheduled contributions unless there is a system error or duplicate payment, and no refunds will be made for services already rendered.

All refunds will be processed to the original mode of payment only. No cash refunds or transfers to alternate bank accounts will be permitted. Refunds are typically processed within 7–15 working days, depending on the case and bank timelines. To request a refund or cancellation, users must contact POP with mobile number/email, transaction ID, date, amount, PRAN and issue details.

UTI Pension Fund Limited reserves the right to update or modify the policy without prior notice. Users are advised to review the policy periodically on our platforms.

Incidental Information

Cookie Document:

When you visit our Online Platform, we may use cookies, which are small pieces of information that allow Us to maintain your connection to our website. The Online Platform 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 contain, collect, or store any Personal Information and the visitor including

the Data Principal can refuse the use of cookies. By using our website and agreeing to these terms of use, you consent to our use of cookies in accordance with the terms of our document.

Website Analytics:

The Website, and a web analytics service (which may be used by Us) use 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) 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 to 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.

We shall reveal only such information to external authorities as may be find relevant and necessary to comply with the applicable laws of the land and to third-party service providers to ensure the smooth functioning of the activities as may be prescribed under applicable laws like CRA's/Pension Agents/banks and such other entities/persons.

By using our website, or by agreeing to transact with us, you agree to the above sharing of information during your relationship with us. We may also be required from time to time to disclose subscribers/customers/clients' personal information to governmental or judicial bodies or agencies or our regulators based on their requirement to comply with the applicable laws. In addition to the above, we may also use the information shared by subscribers /clients/customers to contact subscribers /clients/customers regarding the products and services offered by us and seek feedback on the services provided. Further, such information may also be used by us to generate statistics and reports and/or to protect and defend the rights, interests, and property of the UTIPFL, Sponsors & its affiliates and directors and/or to enforce legal rights or provisions of PFRDA. Further, it may be noted that Internet Protocol (IP) addresses, browser-supplied information, and site session information may be recorded as part of normal operations and for security monitoring purposes.

Details of Grievance Redressal Officer & Chief Grievance Redressal officer

Grievance Redressal Officer
Email ID: Akshata.wali@utipf.co.in
Contact No: 022-68990840
Designation: Assistant Manager-PoP

Chief Grievance Redressal officer
Email ID: Shailesh.bendale@utipf.co.in
Contact No: 022-68990841
Designation: Head of Operations PoP