

Regulatory Information Guide India

This Guide sets out certain important regulatory information about Barclays Bank PLC in India. It covers:

- Who we are
- Complaints about our service
- Phone calls and emails to us
- How we treat your information

1 Registration details

- 1.1 Barclays Bank PLC is registered in England (Company No. 1026167) with its registered office at 1 Churchill Place, London, E14 5HP. Barclays Bank PLC is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority (reference number 122702) and the Prudential Regulation Authority. Barclays Bank PLC carries on business of banking in India through its branch office and is licensed by the Reserve Bank of India as a scheduled commercial bank.
- 1.2 Barclays is a trading name of Barclays Bank PLC and its subsidiaries.

2 Complaints about our service

- 2.1 If you have a dispute or difference with us, you should use our internal dispute resolution procedures first. As part of our internal dispute resolution procedure, you should contact your Relationship Manager or the branch or you may contact our phone banking officers or you may send us an email on the email address available at www.Barclays.in
- 2.2 If you are not satisfied with the resolution offered by the channels mentioned in 2.1 above, you may write to our Nodal Officer at grievanceredressal@barclays.com (our Nodal officer is Barclays' main officer in charge of complaints and grievances).
- 2.3 If you are not satisfied with the resolution offered by our internal disputes resolution as stated above, you may approach the Banking Ombudsman at the Reserve Bank of India, in accordance with the Bank Integrated Ombudsman Scheme 2021.

3 Phone calls and emails to us

- 3.1 Barclays may record or monitor telephone calls and monitor electronic communications (including emails).

4 Using information about you

- 4.1 We may put the information about you (including personal information) that we obtain or are given by you or your dealings with us on the Barclays Group information systems, which may be held both inside and outside of India. This information will be used by us to provide services to you, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), so we can develop and improve our services for you and other customers, and protect our interests. It may also be used by us and other companies in the Barclays Group to carry out any required "know your customer" (KYC) or "know your business" (KYB) checks, or to comply with any anti-money laundering obligations, and other regulatory and lawful obligations. We will store, use and process your information in compliance with applicable law and regulation.
- 4.2 Provided you accept and are agreeable to the same to this, we and other members of the Barclays Group may inform you about products and services (including those of others outside the Barclays Group) which may be of interest to you.
- 4.3 We may give information about you and how you manage your account to:
 - the Reserve Bank of India or other regulatory and government authorities and agencies and to credit bureau which may use and disclose information for credit assessments and to prevent fraud.
 - persons who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
 - anyone we transfer, or may transfer, our rights and duties to
 - we may also give out information about you if we have a duty to do so or if the law allows us to do so.
- 4.4 If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to information held in India and to use your information only for the purpose of providing the service to us.
- 4.5 We may also make or carry out any other searches and enquiries which we think are appropriate.

- 4.6 We will hold and deal with your data and information in accordance with our data privacy policy which is available at www.barclays.in

5 Use of Cookies

- 5.1 We use cookies for various purposes, including to gather information about the use of our websites by customers, to ensure privacy and store login details in our secure websites, to temporarily store details input into calculators, tools, illustrations and demonstrations, to store details of your marketing, product and business unit preferences, to improve the efficiency of our websites and to evaluate the effectiveness of any advertising. We use both our own cookies and cookies provided by third parties to do this.
- 5.2 Some or all of our Electronic Services may require you to accept cookies in your browser to view and use the Electronic Service, and to protect your information.

6 Reserve Bank of India

- 6.1 The India Customer Terms are subject to the requirements and regulations of the Reserve Bank of India. The Bank may need to amend the India Customer Terms on the basis of inter alia amended or . new regulations. In any event, terms that may be inconsistent with law or regulation at any particular point in time, must always be read, and will apply, in a manner that is consistent with the requirements of law or regulation.
- 6.2 The Reserve Bank of India has published a circular asking us to remind customers
- 6.3 Please note that Indian laws and regulations regulate foreign exchange transactions and Customers are reminded that they must at all times ensure compliance with applicable law and regulation failing which they may be subject to penalties and other consequences. In this context, please also note that any person resident in India collecting and effecting/remitting payments directly/indirectly outside of India in any form towards overseas foreign exchange trading through electronic/internet trading portals is liable for contravention of the Foreign Exchange Management Act 1999, as well as KYC and anti-money laundering standards.