

PRIVACY POLICY

"Tata Power" takes the privacy of your information seriously. This Privacy Policy ("Privacy Policy") describes the types of personal data Tata Power collects from you through its customer relationship centres, bill collection centres, merchant outlets, website (including sub-domains and microsites), mobile applications and customer satisfaction surveys through SMS and emails. It also describes the purposes for which Tata Power collects such personal data, the other parties with whom it may share such personal data and the measures it takes to protect the security of your personal data.

By accessing Tata Power's website, mobile application or using any of its products or services, you represent/ agree that you have read and understood the terms and conditions of this Privacy Policy and you agree to be bound by all its terms.

You are advised to carefully read this Privacy Policy before using or availing any of Tata Power's products and/or services. By accepting this Privacy Policy, you acknowledge and provide consent to the collection, utilization, processing, and sharing of your personal data; as necessary to provide products and/or services to you; to comply with a legal obligation; or to fulfil any purpose(s) provided in the Privacy Policy.

By accepting this Privacy Policy, you acknowledge that you are competent to contract and confirm that on using its services you are deemed to have entered into a legally binding contract with Tata Power.

1. **DEFINITIONS**

In this Privacy Policy, the following definitions are used:

Cookies

a small file placed on your device by Tata Power's website or mobile application when you either visit or use certain features of its website or mobile application. A cookie generally allows a website to remember your actions or preference as appropriate.

Partners

select third parties (including Tata Group Entities) with whom Tata Power have contracts for the businesses described in this Privacy Policy.

Personal Data

personal information including sensitive personal information/data about you, which, either directly or indirectly, in combination with other information, is capable of identifying you. Personal Data could allow you to be identified when you visit Tata Power's customer relationship centres, bill collection centres, merchant outlets, website and/or mobile applications.

Service Providers

includes entities to whom Tata Power or other Tata Group Entities will disclose your Personal Data in order to process information for a specific purpose pursuant to written contract.

Tata Power

The Tata Power Company Limited, a company incorporated in India whose registered office is at Bombay House, 24 Homi Mody Street, Fort, Mumbai 400 001 and its subsidiaries.



Tata Group Entity

Tata Sons Private Limited, and its subsidiaries, affiliates, associate companies and joint venture companies

User or you

the natural person who accesses its customer relationship centres, bill collection centres, merchant outlets, website or mobile applications.

2. WHAT PERSONAL DATA TATA POWER COLLECTS ABOUT YOU

Tata Power collects Personal Data for various purposes set out in this Privacy Policy.

Personal Data includes, without limitation, the following categories:

- (a) Contact information: first and last name, email address, postal address, country, employer, phone number and other similar contact data.
- (b) Financial information: payment instrument information, transactions, transaction history, preferences, method, mode and manner of payment, spending pattern or trends, and other similar data.
- (c) Technical information: website, device and mobile app usage, Internet Protocol (IP) address and similar information collected via automated means, such as cookies, pixels and similar technologies.
- (d) Transaction information: the date of the transaction, total amount, transaction history and preferences and related details.
- (e) Product and service information: Your account membership number, registration and payment information, and program-specific information, when you request products and/or services directly from Tata Power or participate in marketing programs.
- (f) Consumer information: Your meter data, billing data and other data collected to facilitate supply of electricity to you if you avail supply of electricity from Tata Power.
- (g) Personal information: Age, sex, date of birth, marital status, nationality, work and educational history, details of government identification documents provided, occupation, or any other personal information provided in responses to surveys/ questionnaires or provided in applications for recruitment by Tata Power or provided for participation in volunteering drives and other community activities.
- (h) Your reviews, feedback and opinions about Tata Power's products, programmes and services.
- (i) Loyalty programme information: your loyalty membership information, account details, profile or password details.

You confirm that you are providing or have provided, all information voluntarily and the collection, use, sharing, processing, and disclosure of Personal Data is with your consent. You may choose to



not provide Tata Power with Personal Data, however, in such event, Tata Power will not be able to provide you its goods and services.

3. HOW TATA POWER COLLECTS PERSONAL DATA

Tata Power collects Personal Data in the following ways:

- Information You Give to Tata Power: Tata Power receives and stores any information you enter on its website or mobile application or give Tata Power in any other way (e.g., at merchant outlets, customer relationship centres, bill collection centres, kiosks). Please see the section titled "Personal Data Shared by You" for more information.
- Automatic Information Tata Power Collects: Tata Power use "cookies", pixels and similar technologies to receive and store certain types of information whenever you interact with Tata Power. Meter data is also collected from the meters installed in your premises, if you avail of supply of electricity from Tata Power. Please see the section below, titled "Personal Data that is Collected Automatically" for more information.
- **E-mail Communications:** To help Tata Power make e-mails more relevant and interesting, Tata Power often receive a confirmation (if your device supports such capabilities) when you open e-mail from Tata Power or click on a link in the e-mail.
- Automatic Information Tata Power Collect from Other Websites: Tata Power may receive
 and store certain types of information when you interact with third-party websites that use its
 technology or with whom it has a specific agreement. Because Tata Power processes this
 information on behalf of the applicable website operators, collection, processing, and use of
 such information is subject to the applicable website operators' privacy policies and is not
 covered by its Privacy Policy.
- Information from Other Sources: Tata Power may obtain information from other sources. An example of this is when you authorize a third-party website (such as the website of another Tata Group Entity), to interact directly with Tata Power's website or mobile application to receive Personal Data about you. In that case, Tata Power might receive such Personal Data used by that third-party website to identify your account with that website.
- Information Previously Provided to Tata Group Entities: Where you have shared any information previously with any of the Tata Group Entities and have consented to the further sharing of such information, such information will be shared with Tata Power by the Tata Group Entities.

4. PERSONAL DATA SHARED BY YOU

Tata Power may collect your Personal Data in several ways from your use of its customer relationship centres, bill collection centres, merchant outlets, website or mobile application. For instance:

- (a) when you apply/register to receive its products and/or services;
- (b) when you conduct a transaction with Tata Power or attempt a transaction at its customer relationship centres, bill collection centres, merchant outlets or on its website or mobile application;



- (c) when you complete surveys conducted by or for Tata Power;
- (d) when you elect to receive any communications (including promotional offers) from Tata Power;
- (e) from the information gathered by your visit to Tata Power's customer relationship centres, bill collection centres, merchant outlets, website or mobile application.

5. PERSONAL DATA THAT IS COLLECTED AUTOMATICALLY

- (a) Tata Power automatically collect some information when you visit its website or use its mobile application. This information helps Tata Power to make improvements to its content and navigation. The information collected automatically includes your IP address.
- (b) Tata Power's web servers or affiliates who provide analytics and performance enhancement services collect IP addresses, operating system details, browsing details, device details and language settings. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. Tata Power uses this information to measure the site usage, improve content and to ensure safety and security, as well enhance performance its website or mobile application.
- (c) Tata Power may collect your Personal Data automatically via Cookies, pixels and similar technologies in line with settings on your browser.
- (d) If you are a consumer availing supply of electricity from Tata Power, the meters installed in your premises collect meter data relating to your consumption of electricity.

6. USE OF PERSONAL DATA AND THE PURPOSE OF COLLECTION

Any or all the above Personal Data may be required by Tata Power for the purposes mentioned below, from time to time to provide information relating to Tata Power and to work on the experience when using its website or mobile application. Some of the below mentioned purposes for processing will overlap and there may be several purposes which justify processing of your Personal Data.

- (a) carry out the obligations arising from any contract entered into between you and Tata Power;
- (b) provide products and/or services and communicate with you about products and/or services offered by Tata Power and its subsidiaries;
- (c) enable Tata Power and its subsidiaries to offer its products and/or services and communicate with you about such products and/or services;
- (d) processing, disclosing, transmitting, and/or sharing the Personal Data/information with Tata Group Entities, and other third parties which have business or contractual dealings with Tata Power;
- (e) provide you with offers (including for financial products and/or services), personalized services and recommendations and improve your experience on its website and mobile application;
- (f) operate, evaluate and improve the business, website and mobile application;
- (g) generate aggregated data to prepare insights to enable Tata Power to understand customer behaviour, patterns and trends with a view to learning more about your preferences or other characteristics:
- (h) provide privileges and benefits to you, marketing and promotional campaigns based on your profile;
- (i) in connection with loyalty programs owned and operated by Tata Power or by its subsidiaries;



- (j) in connection with loyalty programs owned and operated by other Tata Group Entities;
- (k) communicate with you (including to respond to your requests, questions, feedback, claims or disputes) and to customize and improve its services;
- (l) enforce the **Terms of Use** of Tata Power's website and mobile application;
- (m) protect against and prevent fraud, illegal activity, harm, financial loss and other legal or information security risks;
- (n) serve other purposes for which Tata Power provide specific notice at the time of collection, and as otherwise authorized or required by applicable law; and
- (o) comply with obligations under applicable law.

7. MINORS

Tata Power's website and mobile application do not offer products or services for use by minors. If you are under 18, you may use its website or mobile application only with the involvement of a parent or guardian.

8. SHARING OF PERSONAL DATA

Tata Power may share your Personal Data with the following entities, as the case may be, in the manner and for the purposes specified below:

- (a) **Partners:** Tata Power may make available to you services, products, or applications provided by Partners for use on or through its website or mobile application. If you choose to use such service, customer information related to those transactions may be shared with such Partner.
 - Such Partners will be required to respect the security of your Personal Data and to treat it in accordance with this Privacy Policy and applicable law.
- (b) **Tata Group Entities:** Tata Power may make available to you links to the websites, applications etc. of Tata Group Entities. If you choose to click on the same, Tata Power may share your Personal Data with such Tata Group Entities. Tata Power may also share your Personal Data with the Tata Group Entities as is relevant for the purposes set out in Clause 6 above.
- (c) **Tata Consumer Platform**: Your Personal Data may be shared with Tata Group Entities and other participating entities on Tata Consumer Platform operated by Tata Digital Limited ("**TCP**") for purposes of enrolment, offering you products, services and benefits on the TCP, . Accordingly, Tata Power may share your Personal Data with other Tata Group Entities, Partners and Service Providers.
- (d) **Service Providers:** Tata Power or other Tata Group Entities may share your Personal Data with Service Providers. Examples include storing and analyzing Personal Data, protecting and securing its systems, providing search results and links, providing customer service, credit analysis, processing your information for profiling, user analysis and payment processing.

These Service Providers will be required to only process Personal Data in accordance with express instructions and as necessary to perform services for purposes set forth in this Privacy Policy or other contractual and legal obligations. The Service Providers will also be required to safeguard the security and confidentiality of the Personal Data they process by implementing appropriate technical and organizational security measures and confidentiality obligations binding employees accessing Personal Data.



- (e) **Protecting Tata Power:** Tata Power may release Personal Data when Tata Power believes release is appropriate to comply with applicable law or legal process, enforce or apply the **Terms of Use** of Tata Power's website or mobile application and other agreements, protect Tata Power against harm or financial loss, when Tata Power believes disclosure is necessary to protect individuals' vital interests, or in connection with an investigation of suspected or actual fraudulent or illegal activity. This may include exchanging information with other companies and organizations for fraud protection, risk management and dispute resolution. The Personal Data shared under the present subclause does not include selling or otherwise disclosing personally identifiable information from users for commercial purposes in violation of this Privacy Policy.
- (f) **Business Transfers:** As Tata Power continues to develop its business, Tata Power might sell or buy subsidiaries or business units. Your Personal Data (including in relation to loyalty programs) may be transferred as part of such transaction.
- (g) **Third Parties**: Tata Power may also share your Personal Data with other third parties where:
 - (i) You request or authorize Tata Power to do so;
 - (ii) Tata Power needs to comply with applicable law or respond to valid legal process; or
 - (iii) Tata Power needs to operate and maintain the security of its website or mobile application, including to prevent or stop an attack on its computer systems or networks.

Sharing of your Personal Data will be in line with the processes set out in this Privacy Policy and/or other contractual or legal obligations.

Tata Power requires these third parties by contract to only process Personal Data in accordance with its instructions and as necessary to perform services on its behalf or in compliance with applicable law. Tata Power also requires them to safeguard the security and confidentiality of the Personal Data they process on its behalf by implementing appropriate confidentiality, technical and organizational security measures.

Tata Power may allow third parties to offer subscription and/or registration-based services through the website, mobile applications or other platforms (viz. WhatsApp, Twitter, Alexa, etc.). Tata Power shall not be responsible for any actions or policies of such third parties, and you are requested to check the applicable third-party privacy policy/statement and acquaint yourself with the terms and conditions of usage of such service providers, when providing Personal Data. Tata Power shall not be liable for any variance in the features/benefits offered by such third parties and shall not in any case assume warranty on the efficiency or efficacy of such offers. Please note that Tata Group Entities and Partners may have privacy practices that differ from those of Tata Power. The use of your Personal Data will be governed by their privacy statements when you provide Personal Data on their websites.

9. KEEPING DATA SECURE

Tata Power uses technical and organisational measures to safeguard your Personal Data and Tata Power store your Personal Data on secure servers. Technical and organisational measures include measures to deal with any suspected data breach. Tata Power is certified with IS/ISO/IEC 27001 on Information Technology -Security Techniques – Information Security Management System – Requirements. If you suspect any misuse or loss or unauthorised access to your Personal Data,



please let Tata Power know immediately by contacting the Grievance Officer on the email id provided below.

10. RETENTION OF PERSONAL DATA

Tata Power retains Personal Data for as long as necessary for the use of its products and/or services or to provide access to and use of the website or mobile application, or for other essential purposes such as complying with its legal and contractual obligations, resolving disputes, enforcing the agreements and as long as processing and retaining your Personal Data is necessary for the purposes provided in the present Privacy Policy, because these needs may vary for different data types and purposes, actual retention periods can vary significantly.

11. WHERE TATA POWER STORES PERSONAL DATA

Personal Data collected under this Privacy Policy is hosted on servers located in India. Tata Power uses third party data centres and cloud services to securely store your Personal Data and to minimise the possibility of Personal Data loss. The relevant security safeguards as required by applicable laws are adhered to while storing your Personal Data.

12. PROCESSING YOUR PERSONAL DATA

Tata Power takes steps to ensure that the Personal Data it collects under this Privacy Policy is processed according to the provisions of this Privacy Policy and applicable law.

To ensure that your Personal Data receives an adequate level of protection, Tata Power have put in place appropriate written contracts with Tata Group Entities, Partners and Service Providers that Tata Power share your Personal Data with. This ensures your Personal Data is treated by such parties in a way that is consistent with applicable law.

13. SEVERABILITY

If any court or competent authority finds that any provision of this Privacy Policy (or part of any provision) is invalid, illegal or unenforceable, that provision or part-provision will, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of this Privacy Policy will not be affected.

14. CHANGES TO THIS PRIVACY POLICY

Tata Power's business changes constantly and this Privacy Policy will change also. The updated version will be effective as soon as it is accessible. Any changes will be immediately posted on its website and mobile application and you are deemed to have accepted the terms of the updated Privacy Policy on your first use of its website or mobile application or first purchase of the products and/or services following the alterations. Tata Power encourages you to review this Privacy Policy frequently to be informed of how Tata Power is protecting your information.

15. HOW TO CONTACT TATA POWER

As mentioned above, your Personal Data is required for providing you goods and services and for the purposes mentioned in Clause 6. In the event you wish to withdraw your consent for the



collection, use, sharing, processing, disclosure etc. of your Personal Data, you may opt out by giving Tata Power clear intimation in writing by post at the below address.

The Tata Power Company Limited, Corporate Center, 34 Sant Tukaram Road, Carnac Bunder, Mumbai 400 009, Maharashtra, India

Upon receipt of your written communication as above, after evaluation of your request, Tata Power will endeavour to contact you. If you opt out of sharing your Personal Data, Tata Power will not be able to continue providing its services to you and will notify you of the same. By agreeing to this Privacy Policy, you agree and acknowledge that until any such notification, Tata Power will be entitled to use your Personal Data in accordance with this Privacy Policy. You also agree and acknowledge, that your opting out will be without prejudice to any legal or other obligation upon Tata Power, regarding storing of all or any part of Personal Data.

Further, in the event you wish to correct or update your Personal Data collected by Tata Power, you shall submit such request to Tata Power in writing by post at the address given above.

16. WARRANTY DISCLAIMER

Information, content and materials provided on this Website are on an "As Is" basis and Tata Power does not make any express or implied representation or warranty regarding the accuracy or completeness of the same.

17. GRIEVANCE OFFICER

If you have any questions regarding this Privacy Policy or the protection of your Personal Data, you may reach out to Tata Power's Grievance Officer, contact details of whom are as below:

Name: Mr. Shirish Varma Datla

Address: The Tata Power Company Limited, Distribution Division, Senapati Bapat Marg, Lower

Parel, Mumbai 400 013, Maharashtra, India

Contact No.: 022-6717 2864

Email id: privacy.governance@tatapower.com.