

PCBL MOBILE APP PRIVACY POLICY

The Pratap Co-op. Bank Limited (“the Bank”) is committed to protect the privacy of the personal information of its customers, including information that is collected due to the customer's use of the Bank mobile App hosted on Google Play Store or App Store (iOS).

The Bank does not collect any personal information from the customer while the customer visits / uses / surfs the Bank App and the customer can visit / use / surf the Bank App without providing any personal information.

You agree that the Bank may use Customer Information for the purpose of statistical analysis and for creation of data ("Statistical Information"), which does not contain individual Customer Information. In addition to the information that the Bank elicits from you, you are free to volunteer any other information that you feel that the Bank needs to know, but the security and confidentiality as per this Policy is guaranteed only to the information that the Bank directly asks from you.

This Policy holds true for a non-customer who has provided information to the Bank, by any means, with the intentions of establishing a relationship, of whatsoever nature, with the Bank. By divulging any information to us you agree to the terms and conditions of this Policy.

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Use of Customer Information / Statistical Information:-

The Bank may use the Customer Information for, among other things, customer verification, provision of products and services, for personalization of products or services, marketing or promotion of the Bank financial services or related products or that of the Banks associates and affiliates; for creation of Statistical Information, statistical analysis or credit scoring, enforcement of your obligations, any other purpose that will help us in providing you with optimal and high quality services.

Disclosure:-

- The Bank shall not be held liable for disclosure of the Customer Information or Statistical Information in accordance with this Privacy Commitment or in terms of any other agreements with you.
- The Bank may disclose the Statistical Information to any person/ authorities/ Banks regulators, without any limitation and you hereby give your

irrevocable consent for the same.

- The Bank may disclose Customer Information to any of its associates and affiliates, without any limitation and you hereby give your consent for the same.
- The Bank may disclose the Customer Information, to third parties, without limitation, for the following reasons and you hereby give your irrevocable consent for the same:-
 - To comply with legal requirements, legal process, legal or regulatory directive/ instruction. or
 - To enforce the Terms and Conditions of the products or services. or
 - To protect or defend Banks rights, interests and property or that of its associates and affiliates, or that of Banks Affiliate's employees, consultants etc. or
 - For fraud prevention purposes. or
 - As permitted or required by law.
- The Bank may disclose the Customer Information to third parties for following, among other purposes, and will make reasonable efforts to bind them to obligation to keep the same secure and confidential and an obligation to use the information for the purpose for which the same is disclosed, and you hereby give your irrevocable consent for the same: -
 - For participation in any telecommunication or electronic clearing network. or
 - For credit rating by a credit rating agency. or
 - For advertising. or
 - For facilitating joint product promotion campaigns. or
 - For the purposes of credit reporting, verification and risk management to/ with clearing house centers or credit information bureau and the like. Or
 - For availing of the support services from third parties e.g. collecting subscription fees, and notifying or contacting you regarding any problem with, or the expiration of, any services availed by you.
 - To develop and improve Banks services to you and notify you about changes to its services.

Security :-

The Bank have taken reasonable measures to protect security and confidentiality of the Customer Information and its transmission through the World Wide Web/Mobile App. You are required to follow the Terms and Conditions while using this App including the instructions stated therein in respect of security and confidentiality of your Log-in and Password. All information you provide to the Bank is stored on Banks secure servers. Any payment transactions will be similarly secure. Although Bank will do its best to protect Your Information, the Bank cannot guarantee the security of Your Information transmitted to its Site; any transmission is at your own risk. Once the Bank have received Your Information, it will use strict procedures and security features to try to prevent unauthorized access.

The information provided by you is stored on Banks secure servers. Any payment

transactions will be similarly secure. Where Bank have given you (or where you have chosen) a user name, pass code and memorable word which enables you to access certain parts of Bank Site, you are responsible for keeping this user name, pass code and memorable word confidential. You must not to share these with any one.

Changes To Banks Privacy Policy

Any changes to Banks Privacy Policy in the future will be posted on this page. It is important that you review this Privacy Policy regularly to ensure that you are aware of any updates.