

# **Bassein Catholic Co-Operative Bank Limited**

## **Privacy Policy**

Bassein Catholic Co-Operative Bank Limited ("the Bank") understands that our relationship is strongly built on trust and faith. In course of using this website or availing the product and services, the Bank may become privy to the personal information of its customer including information that is of confidential nature.

The Bank is strictly committed to protecting the privacy of its Customer and has taken reasonable measures to protect the confidentiality of the customer information and its transmission through world wide web and it shall not be liable in any manner for disclosure of the confidential information in accordance with this Privacy Commitment or in terms of the agreement if any with the Customer or by reasons beyond its control.

The Customer should co-operate with the Bank in order to ensure the security of the information, and it is recommended that the customer necessarily choose their passwords carefully such that no unauthorised access is made by a third party. The customer should undertake not to disclose their password / OTP to anyone or keep any written or other record of the password such that a third party could access it.

### **Disclosure of Personal Information**

The Bank undertakes not to disclose the information provided by the Customers to any person, unless such action is necessary to:

- Adhere to legal requirements as directed by any legal entity / Statutory body/ Judicial Authorities etc. or comply with legal process;
- Protect and defend the Bank's or its Affiliates' rights, interests or property;
- Enforce the terms and conditions of the products or services; or
- Act to protect the interests of the Bank, its Affiliates, or its members, constituents or of other persons.

The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to the Bank or its Affiliates of a confidential nature obtained in the course of availing the services through the website.

Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle the Bank or its Affiliates to terminate the services, without prejudice to any damages, to which the customer may be entitled otherwise.

### **Purpose of Collection and Use of Personal Information**

The Bank will limit the collection and use of customer information only on a need-to-know basis to deliver quality service to the customers.

The Bank may use and share the information provided by the Customers with its Affiliates and selected and credible third parties (subject to suitable confidentiality obligations) for providing services and any service-related activities such as collecting subscription fees for such services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services.

In this regard, it may be necessary to disclose the customer information to one or more agents, consultants, service providers and contractors of the Bank and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from the Bank only for these purposes.

The authenticity of the personal information provided by the customer shall not be the responsibility of the Bank.

Any information that is freely available or accessible in public domain or by law for the time being in force shall not be regarded as personal information for the purposes of this Policy and the Bank shall not be responsible for the same

### **Cookie Policy**

Cookies do lots of different jobs, like allowing users to navigate between pages efficiently, remembering their preferences, and generally improving their browsing experience.

These cookies collect information analytics about how users use a website, for instance often visited pages. All information collected by third party cookies is aggregated and therefore anonymous.

When user access the Bank website from a computer, mobile application from mobile phone, or other device, the Bank may collect information from that device about the browser type, location, and IP address, as well as the pages user visits.

The websites keep track of the pages a user may visit by appropriately capturing the IP addresses, browser information, etc. using cookies. The information collected using cookies might be used for analysis of user behaviour.

The Bank is not liable if the cookies are used by advertisers or any other third parties when user visit the Bank website or mobile application from other sites or if user visit another site after visiting the Bank website / mobile application.

By using the Bank website user/s agree that these types of cookies can be placed on his/her device. User/s is free to disable/delete these cookies by changing his/her web browser settings.