

PRIVACY POLICY OF THE ABHYUDAYA CO-OPERATIVE BANK LTD FOR MOBILE BANKING

- **Scope and Objective:**

Abhyudaya Co-operative Bank Limited (“ACBL”) understands the importance of protecting personal information of customers/users. ACBL will make efforts to protect the privacy of the Users and understands all necessary and reasonable measures to protect it.

This policy is the property of ACBL and reserves its right to modify this policy at any time. ACBL will endeavor to post the most current version of this policy on its website.

- **Information Collection, Use or Sharing:**

This Policy seeks to cover the personal information of the Users provided by them to ACBL from mobile activity in terms of usage of the subscribed mobile banking service. ACBL does not gather additional information of the Users associated with your mobile device through cookies and other technologies. ACBL also does not share any of this information with any other company unless required to do so by law or while handling any disputes that may arise.

- **Communications:**

We may use Personal Information of the Users to contact them with newsletters, marketing or promotional materials and other information.

- **Security:**

ACBL endeavors to safeguard and ensure the security of the information provided by the Users. To help prevent misuse of services and authorize access to your banking information, Users are always required to type in their MPIN/TPIN set by them from time to time. As always, we strongly encourage the Users not to share their MPIN/TPIN with anyone. ACBL never ask for such information from users. ACBL will not disclose the information provided by the Users to any person unless required by law and/or to protect and defend itself or its Affiliates rights, interests or property.

ACBL may use and share the information provided by the Users with its Affiliates with third parties for providing services and service related activities for which purpose it may be necessary to disclose the user information to one or more agents and contractors of ACBL and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from ACBL only for these purposes.

Though the security of the Personal Information of the Users is important to us, there is no method of transmission over the Internet, or method of electronic storage, which is 100% secure. While we attempt to use commercially acceptable means to protect Personal Information of the Users, we cannot guarantee its absolute security.

- **Features of the Policy:**

All Information collected shall be used for the relevant lawful purposes:

- (i) Connected with various functions or activities of the ACBL related to services in which the user is interested, and/or,
- (ii) To help determine the eligibility of the Users for the product/services requested/ applied/ shown interest in, and/or,

(iii) To enable ACBL for verification and/or process applications, requests, transactions and/or maintain records as per internal/legal/regulatory requirements with regard to the users and

(iv) To provide the Users with the best possible services/products as also to protect interests of ACBL

ACBL may also share your Information, without obtaining your prior written consent, with government agencies mandated under the law to obtain information for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution, and punishment of offences, or where disclosure is necessary for compliance of a legal obligation. Any Information may be required to be disclosed to any third party by ACBL under the law for the time being in force.

The Information will not be shared with any external organization unless the same is necessary to protect the interests of the Bank or to enable the ACBL to provide you services or to enable the completion/compilation of a transaction.

Any information that is freely available or accessible in public domain or furnished under the right to information Act, 2005 or any law for the time being in force shall not be regarded as data or information for the purpose of this and the bank shall not be responsible for the same.

- **Changes to This Privacy Policy:**

ACBL may update its Privacy Policy from time to time. Thus, the Users are advised to review this page periodically for any changes. ACBL will notify the Users of any changes by posting the new Privacy Policy on this page. These changes are effective immediately after they are posted on this page.

- **Contact Us:**

If the Users have any queries about our Privacy Policy, do not hesitate to contact us.

ABHYUDAYA CO-OPERATIVE BANK LTD

Abhyudaya Bank Building, 3rd Floor, S.G.Brave Marg,

Nehru Nagar, Kurla (E), Mumbai-400024

Contact Number: 022-25246445, 022-25276253

- **Effective Date:**

09-04-2019