



## **PRIVACY POLICY**

Your privacy is very important to The Kangra Central Co-operative Bank Ltd. (hereinafter referred as the Bank). Hence the Bank is committed to the Privacy Promise for Customers, which is as under:

### **KCC Bank Privacy Promise for Customers:**

While information is the cornerstone of the Bank's ability to provide superior service, Bank's most important asset is its customers' trust. Keeping customer information secure and using it only as the customers would want the Bank to, is a top priority for everyone in the Bank. Here then, is the Bank's promise to the customers:

1. The bank or its contractors may hold & process customer's personal information on computer or otherwise in connection with KccNetBank services as well as for statistical analysis and credit scoring.
2. The bank will safeguard, securely and confidentially, any information that the customers share with the Bank. The bank will continue to maintain its tradition of not sharing the transaction information in customers' account with any one except when required by law or statutory agencies.
3. The bank will limit the collection and use of customer information to the minimum required delivering effective service to the customers, to administer Bank's business and to advise customers about the Bank's products, services and other safeguards.
4. The bank will give access to customer information to only those employees who are authorized to handle the customer information. Employees who violate Bank's Privacy Promise will be subject to the Bank's normal disciplinary process.
5. The bank will not reveal customer information to any external organization unless the bank has previously informed the customer in disclosures or agreements have been authorised by the

customer or as required by the law and statutory authorities.

6. The bank will always maintain control over the confidentiality of the customer information. The bank may, however, facilitate relevant offers from reputable companies for product promotion jointly/tied up with the bank.

7. Whenever the bank hires other organizations to provide support services, the bank will require them to conform to the Bank's privacy policy standards.

8. For purposes of credit reporting, verification and risk management, the bank may exchange information about the customers with reputed and clearing house centres.

9. The bank will exercise due diligence about ensuring the accuracy of the information collected.

10. Bank may record and monitor telebanking/ mobile banking calls for security purposes.

11. Bank's website may contain links to external Govt. and private organizations for facilitating customer transactions. While such links are provided for customer convenience, customer should be aware that accessing such links is at their own risk since the Bank cannot provide assurance as to the information handling practices of the linked websites.

**The bank will continuously assess to ensure that customer privacy is respected and will conduct the business in a manner that fulfills the banks' Promise.**