

# PRIVACY POLICY

Kokan Mercantile Co Op Bank Ltd,” or “Bank” means “Kokan Mercantile Co Op Bank Ltd.” having its Registered under the Multi State Co-operative Societies Act, 2002, under registration No UBD.MH.646-13/11/1986 and having its registered office at Harbour Crest, Mazgaon T.T.Mumbai - 400 010.

This Mobile Privacy Policy (“Policy”) applied to users of mobile banking through “Kokan Mercantile Co Op Bank Ltd.” The term “Kokan Mercantile Co Op Bank Ltd” or “Kokan Bank” or “we”, ”us” or “our” in any mobile banking application we own and control and in this Policy refers to Kokan Mercantile Co Op Bank Ltd. and our affiliates or subsidiaries. This Policy describes how the mobile banking application hereafter known as “Mobile Banking Application” to collect, use and share information from or about you and explains how the information may be shared or used.

## **Agreement to Policy**

By viewing Mobile Banking Application of Kokan Mercantile Co Op Bank Ltd or by using Kokan Banks website “<http://www.kokanbank.net>” on a mobile device, you consent to this policy which includes you consent to disclose and use information about you in the manner detailed in this policy. Other privacy policies may also apply in addition to the terms of this Mobile Privacy Policy, including but not limited to our Privacy Policy.

## **Information Collection, Use or Sharing**

Information that we may collect about you through mobile banking includes information that you voluntarily disclose at the time of subscription such as your name, primary a/c number, alias a/c, secondary account number/s, mobile number and other contact information; transaction information, information resulting from your mobile activity in terms of your usage of the subscribed mobile banking service. We do not gather additional information associated with your mobile device through cookies and other technologies. We also do 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 your Personal Information to contact you with newsletters, marketing or promotional materials and other information.

## **Security**

We apply several security measures to protect your information. Reply messages sent by the Mobile

Banking use masking features to hide the first few characters in your a/c numbers. To help prevent misuse of services and authorize access to your banking information, you are always required to type in your MPIN/TPIN provided by the bank or set by you from time to time. As always, we strongly encourage you to assist us in that effort by not sharing your MPIN with anyone. Though the security of your Personal Information is important to us, there is no method of transmission over the Internet, or method of electronic storage, is 100% secure. While we attempt to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security. The Kokan Mercantile Co Op Bank Ltd. (Multi-State Scheduled Co-operative Bank) Mobile Banking Privacy Policy or method of electronic storage is 100% secure. While we attempt to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security.

### **Changes to This Privacy Policy**

This Privacy Policy is effective as of 01/10/2019 and will remain in effect except with respect to any changes in its provisions in the future, which will be in effect immediately after being posted on this page.

We reserve the right to update or change our Privacy Policy at any time and you should check this Privacy Policy periodically. Your continued use of the Service after we post any modifications to the Privacy Policy on this page will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Privacy Policy. We are not responsible to separately/individually inform or intimate to registered customer for change made in Privacy Policy by the bank.

If we make any material changes to this Privacy Policy, we will mention the same prominently by notice on our authorized website.

### **Contact Us**

If you have any questions about this Privacy Policy, please contact us on [customercare@kokanbank.in](mailto:customercare@kokanbank.in)