

PRIVACY POLICY

FOR MOBILE BANKING APPLICATION

The Chembur Nagarik Sahakari Bank Ltd., Mumbai (hereinafter referred to as the “Bank”) recognizes the expectations of its customers with regard to privacy, confidentiality and security of their personal information that resides with the Bank, through the Bank’s Mobile Banking service. Keeping personal information of customers secure and thereby using it solely for activities related to the Bank thus preventing any misuse thereof is a top priority of the Bank.

This Privacy Policy for the Mobile Banking Application has been drafted as per the rules and guidelines provided under the Information Technology Act, 2000 & its Amendments.

APPLICABILITY

This Policy is applicable to all natural persons ("Covered Persons"), whose personal information is either collected/ received/possessed/stored/dealt in/handled by Bank/users of the Mobile Banking Application and provide information to the Bank through the Mobile Application, are covered under this Policy.

INFORMATION

For providing Mobile Banking Services through the App, the Bank collects, retains and uses personal information only when it reasonably believes that it is for a lawful purpose and that it will help administer its business or provide products, services, and other opportunities to the visitor/customer. The Bank collects three types of information: personal, sensitive personal data or information and non-personal.

(a) Personal Information

It can be any information that relates to a natural person, which, either directly or indirectly, in combination with other information available is capable of identifying such person. Information including but not limited to name, address, telephone number, e-mail, occupation, etc.

(b) Sensitive Personal Data or Information

The term "Sensitive Personal Data or Information (SPDI)" as per Rule 3 of IT Act 2000 & Amendments (2008) shall mean and include:

- ❖ Password (Capable of providing information or access to SPDI listed below)
- ❖ Financial information such as Bank account or Debit Card or other payment instrument details
- ❖ Physical, Physiological And Mental Health Condition
- ❖ Sexual Orientation
- ❖ Any of the detail relating to the above categories of SPDI or information received under above categories of SPDI by the organization for processing, stored or processed under lawful contract or otherwise

For customers enrolled in mobile banking service provided by the Bank, such as online RTGS/NEFT, personal information about the transaction is collected.

Any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purpose of these rules.

The information you provide online is held by the Bank business that maintains your account or is processing your application for a new product or service.

(c) Cookies

As per **Rule 4 of Information Technology Act, 2000 and its Amendments**, the Bank is committed to protect user's privacy, understand and appreciate concerns of visitors and users of its website about their privacy, confidentiality and security of information that may be provided by them to the Bank.

Cookies are small data files which are placed on your Device when you visit certain parts of our Website through our Mobile Banking Application or click on our online advertisements. Cookies and similar technologies used to identify your Device. Also, when you browse our site or receive one of our emails, the Bank and our affiliated companies, use cookies and/or pixel tags to collect

information and store your online preferences.

Other information includes the IP address of the device used to connect to the Bank's website along with other information such as browser details, operating system used, the name of the website that redirected the visitor to the Bank's website, etc.

CHOICE

The Collection of Data and its due diligence will be as per **Rule 6(1) of IT Act 2000 & Amendments 2008**. Consent will be obtained from you when your information is collected by the Bank, in a manner recognized by law. Also, you will be informed of the choices you have for providing your personal information. Only information required for legal purposes or for providing services will be collected.

ACCURACY

The Bank has processes in place to ensure that the personal information residing with it is complete, accurate and current. If at any point of time, there is a reason to believe that personal information residing with the Bank is incorrect, the customer may inform the Bank in this regard. The Bank will correct the erroneous information as quickly as possible.

PURPOSE AND USAGE

The Bank uses the information collected and appropriately notifies you to manage its business and offer an enhanced, personalized experience on its mobile banking application. Further, it enables the Bank to:

- Process applications, requests and transactions
- Maintain internal records as per regulatory guidelines
- Provide services to customers, including responding to customer requests
- Comply with all applicable laws and regulations
- Recognize the customer when he conducts online banking
- Understand the needs and provide relevant product and service offers
- **Marketing**

- We generally do not use Your Information collected on through the Application for marketing purposes but if you apply for products and services on the Application, Your Information may be used to inform you about other related products and services of Bank that may be of interest.
- If you wish to be contacted about related products and services please indicate on the relevant box situated on the online form on which we collect Your Information.

DISCLOSURE / SHARING

The Bank does not disclose sensitive personal data or information of a customer except as directed by law or as per mandate received from the customer / applicant. No specific information about customer accounts or other personally identifiable data is shared with non-affiliated third parties unless any of the following conditions is met:

- To help complete a transaction initiated by the customer.
- To perform support services through an outsourced entity provided it conforms to the Privacy Policy of the Bank.
- The customer / applicant has specifically authorized it.
- The disclosure is necessary for compliance of a legal obligation.
- The information is shared with Government agencies mandated under law.
- The information is shared with any third party by an order under the law.

SECURITY OF YOUR PERSONAL DATA

The security of personal information is a priority and is protected by maintaining physical, electronic and procedural safeguards that meet applicable laws. We will take reasonable technical and organizational precautions to prevent the loss, misuse or alteration of your personal information. We will store all the personal information you provide, including your login details, on our secure servers. All electronic transactions you make to or receive from us will be encrypted using protocols SSL and TLS technology (as per PCI- DSS). Unfortunately, data transmission over the internet is not completely secure, and (although we will do our best to protect your data) we cannot guarantee the security of data sent over the internet. Any transmission is of your own will. You are responsible for keeping your password and user details confidential. Employees are trained in proper handling of personal information. The Bank has

internal corporate policy and procedures such as Grievance Redressal, Incident Management, Third Party Management, etc., which are available to our employees on Bank's intranet. When other companies are used to provide services on behalf of the Bank, it is ensured that such companies protect the confidentiality of personal information they receive in the same manner the Bank protects.

RETENTION

Information may be retained for duration of 90 days as required by regulatory clauses or as long as required to achieve the identified (and notified) purpose.

CONTACT INFORMATION

In order to address any discrepancies or grievances related to the personal information residing with the Bank, the customer may visit:

Website: www.cnsbank.co.in

Contact us @ 022-25276108

NOTICE OF CHANGE

The Bank may, from time to time, change this Policy. The effective date of this Policy, as stated below, indicates the last time this Policy was revised or materially changed.

Effective Date: - 24.04.2018