

**The Goa Urban Co-op. Bank Limited**

**Mobile Banking Privacy Policy**

Policy reviewed up to September 2023

**Administrative Office**  
501, Central Plaza, 166 C.S.T Road, Kalina,  
Santacruz East, Mumbai – 400098

## **The Goa Urban Co-op. Bank Mobile Banking Privacy Policy**

During using this website or availing the products and services vide the online application forms and questionnaires, The Goa Urban Co-op. Bank Limited, (herein after referred to as "Bank" ) may become privy to the personal information of its Customers, including information that is of a confidential nature.

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

Bank, endeavors to safeguard and ensure the security of the information provided by the Customer. Bank, uses 256-bit encryption, for the transmission of the information in online system, which is currently the permitted maximum level of encryption in India. The Customer would be required to cooperate with Bank, to ensure the security of the information, and it is recommended that the Customers choose their passwords carefully such that no unauthorized access is made by a third party. To make the password complex and difficult for other to guess, the Customers should use a combination of alphabets, numbers and special characters like !, @, #, \$ etc. The Customers should not disclose their password(s) to anyone or keep any written or other record of the password(s) such that a third party could access it.

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

- a) Conform to legal requirements or comply with legal process:
- b) Protect and defend Bank's rights, interests or property;
- c) Enforce the terms and conditions of the products or services; or
- d) Act to protect the interests of Bank, or its members, or of other persons.
- e) The Customer authorizes Bank, to exchange, share, part with all information related to the details and transaction history of the Customers to banks / financial institutions / credit bureaus / agencies / participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold Bank, liable for use or disclosure of this information.

The information, material, advices suggestions, illustrations notifications, circulars etc. are collectively stated " the content" in this website. If the said content contains any mistakes, omissions, inaccuracies and typographical errors, etc. Bank, assumes no responsibility thereof. Bank makes no warranty or representation regarding any content provided through this website and disclaims its liability in respect thereof. Any action on your part based on the said content is at your own risk and responsibility. Bank, reserves its right to correct any part of the

