

The Bagalkot District Central Co-operative Bank Ltd, Bagalkot

Mobile Banking Privacy Policy

Preamble

"The Bagalkot District Central Co-operative Bank Ltd" is a District Co-operative Central Bank (DCC Bank) in the state of Karnataka with its Head Office situated at Sector 24, Navanagar, Bagalkot- 587101, Karnataka.

This Mobile Banking Privacy Policy concerns the users (referred to as "You") of the bank's Mobile Banking Application. This Policy describes how the mobile banking application may collect, use and share information from or about you and explains how the information may be shared or used.

Agreement to Policy

By viewing the Mobile Banking Application of The Bagalkot District Central Co-operative Bank Ltd, you consent to this policy which includes your 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 Banking 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 registration such as your name, account numbers, 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.

Profile photos is stored in application local storage on user's device only and not on server. Stored profile image is retrieved from local storage on dashboard navigation and shown as user's profile image.

SMS is sent to verify mobile number registered for application, in received SMS otp is read and auto fetched for financial transactions.

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 Application 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 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, that 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 29/05/2025 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 authorised website.

Contact us

If you have any questions about this Privacy Policy, please contact us on 08345-236443/235573, helpdesk@bagalkotdccbank.com, ho@bagalkotccbank.com