# PRIVACY POLICY OF THE VALSAD DISTRICT CENTRAL CO-OP BANK LTD.

Scope and Objective

The VALSAD DISTRICT CENTRAL CO-OP BANK LTD. Limited ("VDC BANK") understands the importance of protecting personal information of customers and other users of web resources. ("Users"). VDC BANK commits to protect the privacy of the Users and understands all necessary and reasonable measures to protect it.

This policy is the property of VDC BANK and cannot be conveyed in any manner or in any form outside VDC BANK without prior written consent of CEO. VDC BANK reserves the right to modify this policy at any time. VDC BANK will endeavour to post the most current version of this policy on its website.

Salient Features

#### 1. Commitment

Information collected and used by VDC BANK can include information supplied by Users and also the information that is automatically collected through navigation or in any other form. VDC BANK may include links to other websites. However, the moment Users leave VDC BANK servers, it goes beyond the control of VDC BANK. Thus any link to third party web resources do not form any approval, warranty or endorsement by or with VDC BANK.

## 2. Security

VDC BANK gives access of Users information to Authorized Employees only. Such employees are subjected to rules and regulations of VDC BANK. They undertake to abide by this Privacy Policy even after relieving from employment.

## 3. Sms and Email Privacy

VDC BANK respects the privacy of all its Users and takes every effort to protect sensitive customer information. VDC BANK never seeks from its Users any confidential / sensitive information like – PINs, passwords, CVV, expiry date, issue date, etc. By registering your mobile number or email id.

#### Features

- VDC BANK never sends unsolicited messages to your registered mobile number.
- VDC BANK never sends unsolicited emails to your registered email id.

- If Users have not registered their mobile phone number to VDC BANK, VDC BANK will endeavour to ensure Users that they will not receive a promotional SMS from us.
- For enforcing terms and conditions of the products or services.
- VDC BANK will update Users mobile phone number or email id, only with their consent and requisite authentication – signature on paper documents.

#### 4. Disclosure

VDC BANK may disclose any Statistical Information to any person without any limitation.

Users authorizes VDC BANK to exchange / share / part with information of Users to its affiliates / financial institutes / banks / credit bureaus / telecommunication / agencies / electronic clearing network that may be required by law / credit reporting / customary practice / statistical analysis / credit scoring, etc. and shall not hold VDC BANK liable for disclosure of such information.

### 5. Consent

Users consent irrevocably to VDC BANK for the following disclosures to third parties without any limitation:

For the lawful / legal requirement or compliance.

For enforcing terms and conditions of the products or services.

For protecting or defending our rights / interests / property and also for protecting or defending the rights / interests / property of our affiliates / banks / financial institutes etc.

For preventing Fraud purposes.

Users consent to the collection and use of their information by VDC BANK. Users consent to the terms of this policy.

Users also undertakes to keep their password complex and not to disclose to anyone in any form.

Users agree to receive communication from VDC BANK.

#### 6. Contact Information

If any queries, please drop an email to <a href="mailto:cbs@vdcbank.in">cbs@vdcbank.in</a>