

Mobile Banking Privacy Policy

In the course of using this website or availing the products and services via the online application forms and questionnaires, **Karnataka Vikas Grameena Bank** may become privy to the personal information of its Customers, including information that is of a confidential nature.

Karnataka Vikas Grameena 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.

Karnataka Vikas Grameena Bank endeavors to safeguard and ensure the security of the information provided by the Customer. **Karnataka Vikas Grameena Bank** uses 128-bit encryption, for the transmission of the information, which is currently the permitted maximum level of encryption in India. The Customer would be required to cooperate with the **Karnataka Vikas Grameena Bank** in order to ensure the security of the information, and it is recommended that the Customers use 128-Bit encryption and must necessarily 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.

Karnataka Vikas Grameena 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 **Karnataka Vikas Grameena Bank** rights, interests or property;
- c) Enforce the terms and conditions of the products or services; or
- d) Act to protect the interests of **Karnataka Vikas Grameena Bank**, or its members, or of other persons.
- e) The Customer authorizes **Karnataka Vikas Grameena 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 **Karnataka Vikas Grameena Bank** liable for use or disclosure of this information.

The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to **Karnataka Vikas Grameena Bank** of a confidential nature obtained in the course of availing the services through the website. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle **Karnataka Vikas**

Grameena Bank to terminate the services, without prejudice to recover any damages, to which the Customer may be liable.

Karnataka Vikas Grameena Bank will limit the collection and use of Customer information only on a need-to-know basis to deliver better service to the Customers. **Karnataka Vikas Grameena Bank** may use and share the information provided by the Customers and third parties for providing services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services.