



The Model Co-op. Bank Limited

Mobile Banking Privacy Policy

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

Model Co-Operative Bank Mobile Banking Privacy Policy

While using this website or availing the products and services through the online application forms and questionnaires, Model Co-op. Bank Limited, may become privy to the personal information of its Customers, including information that is of a confidential nature.

Model Co-op. Bank Limited, 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. Any information that is easily available or accessible in public domain or furnished under any law being in force shall not be regarded as sensitive personal data or information for the purpose of this policy.

The authenticity of the personal information provided by the customer shall not be the responsibility of the Bank.

Model Co-op. Bank Limited, endeavors to safeguard and ensure the security of the information provided by the Customer. Model Co-op. Bank Limited, 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 Model Co-op. Bank Limited, 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 others 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.

Model Co-op. Bank Limited, undertakes not to disclose the information provided by the Customers to any person(s), or anyone else unless such action is necessary to: -

- a) Conform to legal requirements or comply with legal process;
- b) Protect and defend Model Co-op. Bank Limited's. rights, interests or property;
- c) Enforce the terms and conditions of the products or services; or
- d) Act to protect the interests of Model Co-op. Bank Limited, or its members, or of other persons.
- e) The Customer authorizes Model Co-op. Bank Limited, 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

