



Administrative office: 68 B/D GANDHI NAGAR JAMMU

Web Site: WWW.citizenscooperativebankjammu.com

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PRIVACY POLICY

PRIVACY POLICY OF The Citizens' Co-operative Bank Ltd. Jammu

Scope and Objective

The Citizens' Co-operative Bank Ltd. Jammu understands the importance of protecting personal information of customers and other users of web resources. ("Users"). The Citizens' Co-operative Bank Ltd. Jammu commits to protect the privacy of the Users and understands all necessary and reasonable measures to protect it.

This policy is the property of The Citizens' Co-operative Bank Ltd. Jammu and cannot be conveyed in any manner or in any form outside The Citizens' Co-operative Bank Ltd. Jammu without prior written consent of CEO/MD The Citizens' Co-operative Bank Ltd. Jammu reserves the right to modify this policy at any time. The Citizens' Co-operative Bank Ltd. Jammu will endeavor to post the most current version of this policy on its website.

Salient Features:

1. Salient Features

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

2. Security

The Citizens' Co-operative Bank Ltd. Jammu gives access of Users information to Authorized Employees only. Such employees are subjected to rules and regulations of The Citizens' Co-operative Bank Ltd. Jammu. They undertake to abide by this Privacy Policy even after their relieving from employment.

3. Sms and Email Privacy

The Citizens' Co-operative Bank Ltd. Jammu respects the privacy of all its Users and takes every effort to protect sensitive customer information. The Citizens' Co-operative Bank Ltd. Jammu 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

- The Citizens' Co-operative Bank Ltd. Jammu never sends unsolicited messages to the registered mobile number of its customers.
- The Citizens' Co-operative Bank Ltd. Jammu never sends unsolicited emails to registered email ids of its customers
- If Users have not registered their mobile phone number to The Citizens' Co-operative Bank Ltd. Jammu, The Citizens' Co-operative Bank Ltd. Jammu will endeavor to ensure Users that they will not receive a promotional SMS from us.
- For enforcing terms and conditions of the products or services.

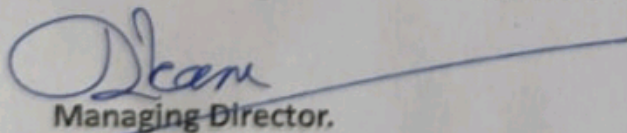
The Citizens' Co-operative Bank Ltd. Jammu will update Users mobile phone number or email id, only with their consent and requisite authentication – signature on paper documents.

4. Disclosure

- The Citizens' Co-operative Bank Ltd. Jammu may disclose any Statistical Information to authorized person/Govt. and/or Law enforcement agencies without any limitation.
- Users authorizes The Citizens' Co-operative Bank Ltd. Jammu 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 The Citizens' Co-operative Bank Ltd. Jammu liable for disclosure of such information.

5. Consent

- Users consent irrevocably to The Citizens' Co-operative Bank Ltd. Jammu 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 the purpose of prevention of frauds.
- Users consent to the collection and use of their information by The Citizens' Co-operative Bank Ltd. Jammu. Users consent to the terms of this policy.
- Users also undertakes to keep their password complex and not to disclose it to anyone in any form.
- Users agree to receive communication from The Citizens' Co-operative Bank Ltd. Jammu.


Managing Director,

Managing Director
The Citizen's Co-op. Bank Ltd
JAMMU,