

**Mobile Banking Privacy Policy**

**Effective date: 20/06/2023**

**About this policy**

The Honavar Urban Co-operative Bank Limited (“us”, “we”, “our” or “Honavar Urban Bank”) operates the mobile application (the “Service”). This page informs you of our policies regarding the collection, use and disclosure of personal data when you use our Service and the choices you have associated with that data.

We build a range of services that help our customers daily to transfer money through our application and interact with the world in new ways. Our products/services include : Current/Savings Accounts, Term Deposits, Loans and Advances, Safe Lockers, NEFT/RTGS, CTS, ATM, Debit cards, Mobile Banking-IMPS etc.

Our Mobile Banking Application is easy to use. There are various benefits of mobile banking, a few among them are given below-

- Mobile banking applications can be accessed anytime and from anywhere.
- Customers can keep track of their transaction activities such as checking account details, account statement, checking balance etc.
- Customers can use the banking mobile application to make payments, transfer funds, track transaction history, add beneficiaries.
- Mobile banking is easy to use.

Things to note-

- A smartphone and a stable internet connection is needed to use mobile banking application
- It is advised to create a strong password because mobile banking applications are vulnerable to digital theft or cyber fraud.
- The onboarding process for mobile banking applications varies depending on the banking application.

When you use our services, you are trusting us with your information and you agree to the collection and use of information in accordance with this policy. We use your data to provide and improve the service.

**Types of Data Collected**

Personal Data:

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you (“Personal Data”). Personally identifiable information may include, but is not limited to Phone number, Cookies and Usage Data.

Usage Data:

When you access the Service by or through a mobile device, we may collect certain information automatically, including, but not limited to, the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data (“Usage Data”).

While using our Service, we may ask you to allow the following Permission. If you do not allow such permissions, you may not be able to use some/entire portion of our service.

Read Phone State :

To check mobile internet connection

To check Wifi Connection is active or Inactive in phone

To get SIM Slot and details for registration of device and verification

SMS Permission (READ/SEND/RECEIVE) :

Send – For device authorization

Receive SMS – OTP Verification

Read SMS – OTP Verification

**Use of Data:**

Honavar Urban Bank uses the collected data for various purposes:

To provide and maintain the Service.

To notify you about changes to our Service.

To allow you to participate in interactive features of our Service when you choose to do so.

To provide analysis or valuable information so that we can improve the Service.

To monitor the usage of the Service.

To detect, prevent and address technical issues.

**Transfer of Data :**

Your information, including Personal Data, may be transferred to our server computers and maintained on server computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.

If you are located outside India and choose to provide information to us, please note that we transfer the data, including Personal Data, to India and process it there.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

Honavar Urban Bank will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

**Disclosure of Data:**

Legal Requirements.

Honavar Urban Bank may disclose your Personal Data in good faith, belief that such action is necessary to:

To comply with a legal obligation,

To protect and defend the rights or property of Honavar Urban Bank,

To prevent or investigate possible wrongdoing in connection with the Service,

To protect the personal safety of users of the Service or the public,

To protect against legal liability.

**Security of Data:**

The security of your data is important to us, but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable, means, to protect your Personal Data, we cannot guarantee its absolute security.

**Things To Take Care Of When Using A Mobile Banking Application**

A few things should always be taken care of when using a mobile banking application -

- Never share login credentials with anyone
- It is advised to use a safe network connection
- Resist using public networks
- Never sign in from third-party websites or other promotional emails
- Banks never asks for login credentials or the completion of KYC via SMS or phone calls; therefore, never share credentials via phone or SMS
- The smartphone should have anti-virus software installed
- Always log out of the mobile banking application after using it

**Service Providers :**

We may employ third party companies and individuals to facilitate our Service ("Service Providers"), to provide the Service on our behalf, to perform Service-related services or to assist us in analyzing how our Service is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

**Links To Other Sites :**

Our Service may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

**Children's Privacy :**

Our Service does not address anyone under the age of 18 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Children has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

**Changes To This Privacy Policy**

We may update our Privacy Policy from time to time. We may notify you of any changes by posting the new Privacy Policy on this page.

We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

**Contact Us :**

If you have any questions about this Privacy Policy, please contact us by email to: [ho@hucbank.in](mailto:ho@hucbank.in)

**Disclaimer**

The information material content on this website is intended for general understanding of our organization and to help our customers to get better exposure to various schemes of the Bank.

Those who like to have additional information have to contact the Bank.

The information and material contained herein is subjected to change from time to time.

The Honavar Urban Co-operative Bank (or Honavar Urban Bank) is not liable for :

- Any loss or damage arising out of the use of this information.
- Any errors or omissions in this information.