

Positive pay Application Privacy Policy

This Mobile Privacy Policy (“Policy”) applied to users of PPS through “ALMORA URBAN CO- OPERATIVE BANK LIMITED” The term ALMORA URBAN Co- OPERATIVE BANK LIMITED or “AUCBL” or “we”, “ us” or “our” in any Mobile application we own and control and, in this Policy, refers to ALMORA URBAN CO- OPERATIVE BANK LIMITED and our affiliates or subsidiaries. This Policy describes how the Mobile Application. Application hereafter known as “AUCBL PPS Application” to collect, use and share information from or about you and explains how the information may be shared or used.

Introduction:

Thank you for using the PPS application provided by Almora Urban Co-operative Bank. We value your trust and are committed to protecting your privacy. This Privacy Policy is designed to inform you about the types of information we collect, how we use it, and the measures we take to safeguard your personal data.

Agreement to Policy:

By viewing AUCBL PPS Application of ALMORA URBAN CO- OPERATIVE BANK LIMITED or by using AUCBL Banks website

“<https://almoraurbanbank.com>” on a mobile device, you consent to this policy which

includes you consent to disclose and use information about you in the manner detailed in this policy. Other privacy policies may

also apply in addition to the terms of this Mobile Privacy Policy, including but not limited to our Privacy Policy.

Information Collection, Use or Sharing:

Information that we may collect about you through PPS includes information that you voluntarily disclose at the time of subscription such as your name, primary a/c number, alias a/c, secondary account number/s, mobile number and other contact information; transaction information, Cheque numbers information resulting from your mobile activity in terms of your usage of the subscribed mobile banking service. We do not gather additional information associated with your mobile device through cookies and other technologies. We also do not share any of this information with any other company unless required to do so by law or while handling any disputes that may arise.

Device Information:

We may collect device information, including but not limited to, device type, operating system, and unique device identifiers. This helps us optimize our services for your specific device.

Communications:

We may use your Personal Information to contact you with newsletters, marketing or promotional materials and other information.

Special Notice: We do not intentionally collect personal data of Individuals under 13 years old. If you are under 13 years old, please do not send us your personal data for example name, address, e-mail address, if you wish to contact us in a way, please get your parent or guardian to do so on your behalf.

Security:

We apply several security measures to protect your information. Reply messages sent by the PPS use masking features to hide the first few characters in your a/c numbers. To help prevent misuse of services and authorize access to your banking information, you are always required to type in your PIN provided by the bank or set by you from time to time. As always, we strongly encourage you to assist us in that effort by not sharing your PIN with anyone. Though the security of your Personal Information is important to us, there is no method of transmission over the Internet, or method of electronic storage, is 100% secure. While we attempt to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security. The ALMORA URBAN CO- OPERATIVE BANK LIMITED. PPS Privacy Policy or method of electronic storage, is 100% secure. While we attempt to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security.

Changes to This Privacy Policy:

This Privacy Policy is effective as of 1-03-2024 and will remain in effect except with respect to any changes in its provisions in the future, which will be in effect immediately after being posted on this page.

We reserve the right to update or change our Privacy Policy at any time and you should check this Privacy Policy periodically. Your continued use of the Service after we post any modifications to the Privacy Policy on this page will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Privacy Policy. We are not responsible to separately/individually inform or intimate to registered customer for change made in Privacy Policy by the bank. If we make any material changes to this Privacy Policy, we will mention the same prominently by notice on our authorised website.

Contact Us:

If you have any questions about this Privacy Policy, please contact us on info@almoraurbanbank.com or contact us at Almora Urban Co-Op Bank Limited, Lala Bazaar, Almora.