

Privacy Policy of Almora Urban Co-Operative Bank

You agree that we may use Customer Information for the purpose of statistical analysis and for creation of data ("Statistical Information"), which does not contain individual Customer Information. In addition to the information that the Bank elicits from you, you are free to volunteer any other information that you feel that the Bank needs to know, but the security and confidentiality as per this Policy is guaranteed only to the information that the Bank directly asks from you.

This Policy holds true for a non-customer who has provided information to the Bank, by any means, with the intentions of establishing a relationship, of whatsoever nature, with the Bank. By divulging any information to us you agree to the terms and conditions of this Policy.

Use of Customer Information / Statistical Information

We may use the Customer Information for, among other things, customer verification, provision of products and services, for personalization of products or services, marketing or promotion of our financial services or related products or that of our associates and affiliates; for creation of Statistical Information, statistical analysis or credit scoring, enforcement of your obligations, any other purpose that will help us in providing you with optimal and high quality services.

Security

We have taken reasonable measures to protect security and confidentiality of the Customer Information and its transmission through the World Wide Web. You are required to follow the Terms and Conditions while using this Website including the instructions stated therein in respect of security and confidentiality of your Log-in and Password.

The Bank will give access to Customer Information to only authorized employees. Employees who violate this Privacy Policy shall be subject to disciplinary process as per the byelaws of the Bank. Any employee who withdraws from the employment of the Bank will have to undertake to abide by this Privacy Policy and keep all Customer Information secure and confidential.

Disclosure

- We shall not be held liable for disclosure of the Customer Information or Statistical Information in accordance with this Privacy Commitment or in terms of any other agreements with you.
- We may disclose the Statistical Information to any person, without any limitation and you hereby give your consent for the same.
- We may disclose Customer Information to any of our associates and affiliates, without any limitation and you hereby give your consent for the same.
- We may disclose the Customer Information to third parties for following, among other purposes, and will make reasonable efforts to bind them to obligation to keep the same secure and confidential and an obligation to use the information for the purpose for which the same is disclosed, and you hereby give your consent for the same: -
 - For advertising. or
 - For facilitating joint product promotion campaigns. or

- We may disclose the Customer Information, to third parties, without limitation, for the following reasons;
 - To comply with legal requirements, legal process, legal or regulatory directive/ instruction. or
 - To enforce the Terms and Conditions of the products or services. or
 - To protect or defend our rights, interests and property or that of our associates and affiliates, or that of our or our Affiliate's employees, consultants etc. or
 - For fraud prevention purposes. or
 - As permitted or required by law.
 - For participation in any telecommunication or electronic clearing network. or
 - For availing of the support services from third parties e.g. collecting subscription fees, and notifying or contacting you regarding any problem with, or the expiration of, any services availed by you.
 - For the purposes of credit reporting, verification and risk management to/ with clearing house centers or credit information bureau and the like.
- For sharing with third-parties information obtained with your consent, from your mobile device like device location, device information (including storage, model, installed apps, Wi-Fi, mobile network) transactional and promotional SMS, communication information including contacts and call logs ,for statistical modelling, credit scoring and any other purpose that will help us in providing you with optimal and high quality services

Grievances

For discrepancies and grievances pertaining to processing of Information, you shall get in touch with our Grievance Officer, at info@almoraurbanbank.com

Cookie Policy

To continually enhance your online experience, we use cookies that store your preferences and give us data about your browsing behavior, such as the pages you visited on this website, how much time you spent on our site, etc. This information helps us understand customer interests and helps us improve our website. By visiting the website, you acknowledge, accept and expressly authorize us for the placement of cookies on your computer or hand held device. Please find below some more information regarding cookies and their application on our website:

What are Cookies?

A cookie is a simple text file that is stored on your computer or mobile device by a website's server and only that server will be able to retrieve or read the contents of that cookie. Every cookie is unique to your particular web browser. It will contain some anonymous information such as a unique identifier and the site name with some digits and numbers. It allows the website to remember your browsing behavior & show you relevant ads based on the browsing pattern. The cookies also allow the website to limit the number of ads shown.

How does Almoraurbanbank.com use Cookies?

Almoraurbanbank.com uses cookies to capture following information –

- Source of visit to the website
- Time spent on the website
- Pages viewed on the website
- Ad clicks

In addition to analyzing anonymous user behavior on Almoraurbanbank.com, aforementioned data also allows us to pre-empt requirements of prospects and existing account holders (by capturing their customer id number) & pitch relevant services through display advertising or tele calling.

Please note that the scope of this tracking is limited to the almoraurbanbank.com domain. User activity on other third-party websites is not tracked by Almoraurbanbank.com cookies.

Further information about cookies

If you'd like to learn more about cookies in general and how to manage them, visit www.aboutcookies.org.

Changes to this policy

The above may change at any time. We will endeavor to notify you of any major changes but you may wish to check it each time you visit our website.