

Mobile Banking

Privacy Policy

During using this mobile application or its custom extensions or availing the products and services vide the online application forms and questionnaires, the Kollam District Co-operative Bank Ltd and its Affiliates may become privy to the personal information of its customers, including information that is of a confidential nature.

The Kollam District Co-operative Bank Ltd is strongly committed to protecting the privacy of its customers and has taken all necessary and 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 for disclosure of the confidential information when in accordance with this privacy Commitment or in terms of the agreements, if any, with the Customers.

The Kollam District Co-operative Bank Ltd endeavours to safeguard and ensure the security of the information provided by the Customer. The Kollam District Co-operative Bank Ltd uses data encryption, for the transmission of the information, which is currently the permitted level of encryption in India. When the information provided by the Customers is not transmitted through this encryption, the Customers' system will display an appropriate message ensuring the best level of secrecy for the Customer's information.

Private Security Keys

The Customer would be required to cooperate with the Kollam District Co-operative Bank Ltd in order to ensure the security of the information, and it is recommended that the Customers necessarily choose their passwords carefully such that no unauthorised access is made by a third party. To make the password difficult for others to guess, the Customers should use numbers Only. The Customers should undertake not to disclose their password to anyone or keep any written or other record of the password such that a third party could access it.

The Kollam District Co-operative Bank Ltd undertakes not to disclose the information provided by the Customers to any person, unless such action is necessary to:

- Conform to legal requirements or comply with legal process;
- Protect and defend the Kollam District Co-operative Bank's or its Affiliates' rights, interests or property;
- Enforce the terms and conditions of the products or services; or
- Act to protect the interests of the Kollam District Co-operative Bank Ltd, its Affiliates, or its members, constituents or of other persons.

The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to the Kollam District Co-operative Bank Ltd or its Affiliates of a confidential nature obtained in the course of availing the services through the website. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle the Kollam District Co-operative Bank Ltd or its Affiliates to terminate the services, without prejudice to any damages, to which the customer may be entitled otherwise.

The Kollam District Co-operative Bank Ltd will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the customers. the Kollam District Co-operative Bank Ltd may use and share the information provided by the Customers with its Affiliates and third parties for providing services and any service-related activities such as collecting subscription fees for such services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose the customer information to one or more agents and contractors of the Kollam District Co-operative Bank Ltd and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from the Kollam District Co-operative Bank Ltd only for these purposes.

The Customer authorises the Kollam District Co-operative Bank Ltd to exchange, share, part with all information related to the details and transaction history of the Customers to its Affiliates / 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 management and shall not hold the Kollam District Co-operative Bank Ltd liable for use or disclosure of this information.

Telephone Carrier Information

As part of our ongoing efforts to enhance our online security and protect your information, we may access your operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded operator) to use your regular phone number, your mobile phone number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status details, if available, to allow verification of your identity and to compare information you have provided to the Kollam District Co-operative Bank Ltd with your wireless operator account profile information for the duration of the business relationship. The use of mobile carrier data on your device assists you in conducting your Online Banking transactions.

Telephone and Electronic Communication Monitoring or Recording

You agree that we, including our agents and service providers, may monitor, record electronically, and retain telephone conversations and electronic communications between you (including anyone acting on your behalf) and us.

Protecting Children

We feel strongly about protecting the privacy of children. As such, we do not knowingly collect personally identifiable information from children under the age of 13.

Changes to Our Online Privacy Policy

We may add to or change this Policy from time to time and will post the revised Policy on this site. Your continued use of our site or any online service following changes to the Policy will constitute your agreement to any changes.

How to Reach Us:

If you have any questions about our practices, please contact the Kollam District Co-operative Bank Ltd 0474-2742301-2742305, or Mail to us kollamdcbcbcs@gmail.com, kollamdcb@yahoo.co.in or write us at:

The Kollam District Co-operative Bank Ltd.,

Jilla Bank Towers

Head office, Kollam Dist. 691001

Kerala State