

Privacy Policy Document of Mattanchery Sarvajanik Co-Operative Bank.

Mattanchery Sarvajanik Co-Operative Bank Profile

Mattanchery Sarvajanik Co-Operative Bank having head office at Kochi -682002 with 3 branch with registration number 3284 registered under section 7 of the Kerala co-operative societies Act 1969 is registered under the co-operative society under the said Act on 07.03.1969". This Financial App is meant to perform banking activities of Edanad service co-operative Bank Ltd No.1768

In line with recognized International Practice and for the information of customers and who use the application of the bank, we believe it is necessary to post a privacy statement. The information shared with the Bank will be treated as private. We also desire to say explicitly that adequate precautions have been taken to protect information relating to customers and their dealings with the Bank from the mischievous and the fraudsters.

Customer confidentiality and privacy are of utmost concern to the Bank. Our employees treat the information we have concerning your accounts in the same responsible and confidential way that we want our own financial affairs treated.

Recognition of your expectation of privacy

We understand that our customers expect privacy and security for their personal and financial affairs. We understand that, by selecting us for your banking needs, you have entrusted us to safeguard your personal financial information. We are commitment to protect the privacy of your personal financial information with the following privacy principles and practices.

What personally identifiable information is collected from you?

We may collect the following personally identifiable information from you:

- Name, Addresses, Email Addresses, Passport Number, Income, PAN, Details of Nominees: We collect this information during account opening and maintenance processes to verify your identity and fulfill legal and regulatory requirements.
- Mobile Number: Your mobile number is collected during the account registration process to facilitate account creation.
- Contacts List: We may access your contacts list with your consent for the purpose of enabling features such as recharge functionality, allowing you to easily select contacts to recharge.

- Image: We may collect your image during the account opening process and for complaint registration purposes, where necessary, to assist in resolving issues effectively.

Cookies

A cookie is a data file that certain Web sites write to your computer's hard drive when you visit such sites. A cookie file can contain information such as a user identification code that the site uses to track the pages you have visited and use the information commercially. We do not use cookies on our web site.

How we use, collect, and retain customer information

We collect and retain information about you only for specific business purposes ie for retaining the bank account details of the customer and to perform banking transactions.

We use information to:

- Open and administer your accounts and to protect your records and funds.
- Comply with all applicable laws and regulations.
- Help us design or improve our products and services for your benefit.
- Understand your financial needs so that we can provide you with quality products and superior services.
- To comply with laws, guidelines and regulations that govern the financial services in the country.

How we keep customer information accurate

It is in your interest, and it is our objective, for us to have accurate, current, and complete information concerning you and your accounts. We have strict procedures that our employees abide by to meet this objective. While some procedures are required by Central, State laws or RBI regulations, we have implemented additional procedures to maintain accurate, current, and complete financial information, including processes to update information and remove outdated information. If you believe that we have incorrect information about you or your accounts, please email us through the feedback mechanism provided on the website or modify the profile information on the site as permissible. We will correct any erroneous information as quickly as possible.

How do we capture and store customer information

Customers can register to the application by providing their existing 15 digit account number followed by the customer registered mobile number and date of birth of the customer which is transfered to <https://mscub.com> which is owned and

managed by bank. All the customer details including the mobile number of the customer is stored in encrypted form.

How we limit access to customer information by our employees

We have procedures that limit access to personally identifiable information to those employees with a business reason for knowing such information about you. We educate our employees on their responsibility to protect the confidentiality of customer information, and hold them accountable if they violate this privacy policy.

Share of Personal Information

We share your personally identifiable information ie Mobile Number and Email id with the third-party service provider. The stated information will be shared with the payment gateway third-party service provider to enhance the customer experience using the Application. This helps you to complete a transaction initiated from your end. We do not share Account numbers/Account passwords with the third-party service provider

How we restrict the disclosure of customer information

The bank do not release customer information except as directed by law or as per your mandate. We do not share specific information about customer accounts or other personally identifiable data with non-affiliated third parties for their independent use unless:

- The information is provided to help complete a transaction initiated by you;
- You request or authorize it;
- The disclosure is required by/or directed by law; or
- You have been informed about the possibility of such disclosure for marketing or similar purposes through a prior communication and have been given the opportunity to decline

By formulating and disclosing our privacy policy to you, we want you to understand our commitment to personal privacy.

- A potential customer who inquiries about our products and services or who would like a copy of our privacy policy
- A customer who has established a relationship with us
- A potential customer who has applied for a loan

Credits

- OnBarcode.AndroidBarcode.jar:<https://www.onbarcode.com>
- commons-codec-1.10.jar:<https://commons.apache.org/proper/commons-codec/>

- zbar.jar:<https://github.com/herbyme/zbar/blob/master/java/net/sourceforge/zbar/ImageScanner.java>
- cobrandprepaidkit-release.aar
- androidx.mediarouter:mediarouter:1.3.0:<https://developer.android.com/jetpack/androidx/releases/mediarouter>
- com.facebook.stetho:stetho:1.5.1:<https://github.com/facebookarchive/stetho>
- com.google.android.gms:play-services-safetynet:18.0.1:<https://developers.google.com/android/reference/com/google/android/gms/safetynet/package-summary>
- com.github.yuriy-budiyev:code-scanner:2.3.2:<https://github.com/yuriy-budiyev/code-scanner/releases>
- com.github.bumptech.glide:compiler:4.14.2:<https://github.com/bumptech/glide>
- com.cashfree.pg:api:2.0.4:<https://docs.cashfree.com/docs/android-changelog>
- org.bitbucket.b_c:jose4j:0.7.12:https://mvnrepository.com/artifact/org.bitbucket.b_c/jose4j/0.7.12

If you have any questions or concerns about this privacy policy, please send an e-mail to us at ho@mscub.com