

Privacy Statement for Customers

Uttar Bihar Gramin Bank (hereinafter called 'Bank') intends to make it known to all its customers who visit the web site, Mobile App, Internet Banking & any other Website or App owned by the Bank that the Bank may collect personal information about them, either directly (where they are asked to provide the information) or indirectly and that such information will be kept secure and used only as our customers would want us to, since our most important asset is our customers' trust. Hence, the Bank will only use these personal data in accordance with the purposes set forth in this Privacy Statement and is committed to safeguarding the personal information collected.

1. The Bank will safeguard, according to strict standards of security and confidentiality, any information our customers share with us.
2. The Bank will limit the collection and use of customer information to the minimum required to deliver superior service to our customers, that includes advising our customers about our products, services and other opportunities, and to administer our business.
3. The Bank will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information. Employees who violate our Privacy Statement will be subject to our normal disciplinary process.
4. The Bank will not reveal customer information to any external organization unless we have previously informed the customer in disclosures or agreements, or authorized by the customer, or are required by law. The Bank disclaims any liability arising from use or disclosure of information to any external organization.
5. The Bank will always maintain control over the confidentiality of our customer information. We may, however, facilitate relevant offers from reputable companies. These companies are not permitted to retain any customer information unless the customer has specifically expressed interest in their products or services.
6. The Bank may inform customers, on their requests, at least once annually, how they may remove their names from marketing lists. At any time, customers may contact us to remove their names from such lists.
7. Whenever the Bank hires other organizations to provide support services, the Bank will require them to conform to our policy standards and to allow us to audit them for compliance.
8. The Bank will not use or share - internally or externally - personally identifiable medical information for any purpose other than the underwriting or administration of a customer's policy, claim or account, or as disclosed to the customer when the information is collected, or to which the customer consents.
9. The Bank will attempt to keep customer files complete, up to date, and accurate. We will inform customers how and where to conveniently access their account information (except when we are prohibited by law), and how to notify us about errors, which we will promptly correct.
10. The Bank will continuously make the assessment to ensure that customer privacy is respected.

Internet Privacy Policy

Personally Identifiable Information ("Information") means information that is collected through web site operated by the Bank and how it may later be disclosed.

The Bank endeavors to safeguard and ensure the security of the information provided by the Customer. The Bank uses 128-bit 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 (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the Customers' information.

The Customer would be required to cooperate with the Bank in order to ensure the security of the information, and it is recommended that the Customers necessarily choose their passwords carefully in such a manner that no unauthorized access is made by a third party. To make the password complex and difficult for others to guess, the Customers should use combination of alphabets, numbers and special characters (!, @, #, \$ etc.). The Customers should undertake not to disclose their password to anyone or keep any written or other record of the password so that a third party could access it.

The Customer can visit a web site and find out about the Bank's products and services and use value-added services that may be available without giving us any Information about you. If you must register at a web site to use one of its features or are interested in being contacted by the Bank about its products and/or services, you may input Information about yourself at the web site. Where available, you may update your contact Information online. Otherwise, you will need to contact the Bank at the telephone number provided in order to do so. Any Information you provide to us will be handled in accordance with the Privacy Statement.

Purposes of processing

The Bank respects the privacy of your personal information. Any personal information provided by you to the Bank through this website will be used solely for the purpose of providing you with the services you have requested at this website and for other related purposes including improving the design and marketing of our range of services and related products for customer use, updating and enhancing the Bank's records, development of web statistics, understanding your financial needs, advising you of other products and services which may be of interest to you and for fraud prevention purposes. The information you provide will be used to contact you when necessary, e.g. to notify you about functionality changes to the web site and to offer services that you may find helpful (provided you have not opted out to receive such services).

Other than to those individuals and entities listed below who are under a duty of confidentiality to the Bank, your details will not be revealed by the Bank to any external body, unless the Bank has your permission, or is under a legal obligation or to protect and defend the Bank's or its Affiliates/ Members/ Constituents/ Other person's rights, interests or property or to enforce the terms and conditions of the products or services or any other duty to do so. The information provided by you at this website may be disclosed by the Bank to any of the following:

1. Statutory Regulators
2. Bank's Lawyers
3. External Auditors
4. Third Party Service Providers
5. Under the orders of the court, tribunal, police and other competent national Statutory and Regulatory Authorities and International Authorities with whom India has tie up relations
6. With your express or implied consent, to any other person

The Customer authorizes the Bank to exchange, share, part with all information related to the detail and transaction history of the Customers to its financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network/ banking, credit cards, consumer finance, insurance and securities or as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management.

The Customer further authorizes the Bank to disclose personal information about him to the following types of non-affiliated third parties: (1) Financial services providers, such as companies engaged in banking, credit cards, consumer finance, securities, and insurance, and (2) Non-financial companies, such as companies engaged in direct marketing and the selling of consumer products and services etc.

The Bank disclaims any liability for any damage or loss suffered by the Customer as a result of sharing of information with any of the parties as mentioned above.

Data Retention

Data provided by the customer is retained as long as the purpose for which the data was collected continues. The data is then destroyed unless its retention is required to satisfy legal, regulatory or accounting requirements or to protect the Bank's interests.

Internet Communications

In order to maintain the security of our systems, protect our staff, record transactions, and, in certain circumstances, to prevent and detect crime or unauthorized activities, the Bank reserves the right to monitor all internet communications including web and email traffic into and out of its domains.

Third party sites

This Privacy Statement does not extend to third party sites linked to this web site.

Customer Obligations

The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to the Bank, of a confidential nature obtained in the course of availing the services through the website, App etc. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle the Bank to terminate the services, without prejudice to any action for the damages, to which the Bank may resort.

The Customer's Rights and How to Contact the Bank

If the customer wishes to review Information provided on online applications, he can contact us to request a copy of the personal account information you provided through our customer service numbers. The Bank may charge a fee for certain Information that is requested. It may also be possible for Customers to review and change contact information such as address, phone and e-mail information by signing on and updating their personal profile. To protect your privacy, proof of identity or other authentication is required any time you contact us.

If the customer wishes to access or correct or delete any of the personal data held by the Bank, or if the customer has any questions concerning the Privacy Statement, he may contact the Bank branches/offices.

Contacting the Customer by the Bank

In providing the telephone, facsimile number, postal and e-mail address or similar details, the customer agrees that the Bank may contact him by these methods to keep him informed about

the Bank's products and services or for any other reason. If the customer prefers not to be kept informed of the Bank 's products and services, he should intimate the Bank at the mail ubgb@ubgb.in

Sources of Information

The Information the Bank collects about the customer comes from the following sources:

1. Information the Bank receives from the customer on applications or other forms, such as name, address, and telephone number,
2. Information about the customer's transactions with the Bank, or its affiliates, or non-affiliated third parties, such as the account balances, payment history, and account activity.
3. Information the Bank receives from a Customer reporting agency such as credit bureau reports and other information relating to the creditworthiness, and
4. Information the Bank receives about the customer from other sources, such as his employer and other third parties.
5. Information received through or by any statutory and regulatory bodies
6. Information provided by the customer on our request or otherwise

Amendments

The Bank reserves the right to amend sections of its prevailing Privacy Statement at any time and will place any such amendments on this website. Please check this statement from time to time for any changes.

This Privacy Statement is not intended to, nor does it, create any contractual rights whatsoever or any other legal rights, nor does it create any obligations on the Bank in respect of any other party or on behalf of any party.