

BCC Bank

Bhopal Cooperative Central Bank Limited

Privacy Policy

Recognizes the expectations of its customers with regard to privacy, confidentiality and security of their personal information that resides with the Bank. Keeping personal information of customers secure and using it solely for activities related to the Bank and preventing any misuse thereof is a top priority of the Bank. The Bank has adopted the privacy policy aimed at protecting the personal information entrusted and disclosed by the customers [“the Policy”]. This policy governs the way in which the Bank collects, uses, discloses, stores, secures and disposes of personal information and sensitive personal data or information.

The customer should be informed upfront about likely mandated business purposes. Customers have the right to protection from all kinds of communications, electronic or otherwise, which infringe upon their privacy. In Pursuance of the above right, bank will treat customer's personal information as private and confidential (even when the customer is no longer banking with us), and, as a general rule, not disclose such information to any other individual/institutions including it's subsidiaries / associates, tie-up institutions etc. for any purpose unless a. The customer has authorized such disclosure explicitly in writing. Disclosure is compelled by law / regulation.

This Policy is applicable to personal information and sensitive personal data or information collected by the Bank or it's affiliates directly from the customer or through the Bank's online portals, mobile apps and electronic communications as also any information collected by the Bank's server from the customer's browser.

Bank has a duty to the public to disclose i.e. in public interest such as Non operating accounts details, Unclaimed accounts and Loan and loan recovery related items. Bank has to protect its interests through disclosure. It is for a regulatory mandated business purpose such as disclosure of default to credit information companies or debt collection agencies .Ensure such likely mandated

disclosures be communicated immediately to the customer in writing, shall not use or share customer's personal information for marketing purpose, unless the customer has specifically authorized it shall adhere to Telecom Commercial Communications Customer, Preference Regulations, 2010 (National Customer Preference Registry) issued by Telecom Regulatory Authority of India, while communicating with customers.