

PRIVACY POLICY

This document ("Privacy Policy") has been issued by UCO Bank (referred to as Bank for the sake of brevity) to highlight the salient aspects related to the manner in which, and the extent to which, the data and information (referred as 'data' or 'information' in this document) of a person accessing and using this mobile- application (hereinafter referred as "App") is likely to be collected, utilized, and/or shared by Bank.

Any use of this App ("**Service**") may be provided by Bank at a cost, in the future and is intended for use on an 'as is' basis"

This page is used to inform visitors regarding UCO Bank's policies regarding the collection, use, and disclosure of Personal Information of anyone who decides to use the Service. The definition of term "Personal Information" should be part of this document. One such suggestion is given below and the same may be used after adjusting to suit the technical and operational requirements.

If you choose to use the Service, then you agree to the collection and use of your information in relation to this Privacy Policy.

The Personal Information that shall be collected shall be used for providing and improving the Service. UCO Bank shall not use or share your Personal Information with anyone except as described in this Privacy Policy.

The terms used in this Privacy Policy have the same meanings as in the **TERMS AND CONDITIONS**, which are accessible on the UCO Bank website [www.ucobank.com]; unless otherwise specified in this Privacy Policy.

A person downloading, accessing, or using this App, or viewing or clicking on our ads on third-party sites that re-direct you to our App; interacting with us on third-party sites, etc. is implied as using this App.

Throughout this document,

- a. "we", "us", "our" and "ours" refer to UCO Bank.
- b. "You" or "Your" refers to customers of the Bank and users of visitors of the Digital Platforms (including their representatives), including those who visit the website of the Bank, or access various mobile applications of the Bank.

Your act of accessing and /or using this App implies your deemed agreement and consent to the terms of this Privacy Policy, as modified from time to time. Your continuing access and/or use of the App of Bank is deemed as your consent and agreement for the collection, storage, use, process, and sharing of your Data as broadly spelled out in this Privacy Policy.

By using our website, or mobile Application, or by giving us/App access to your Data, you accept the practices described in this Policy, and its contents, and

have provided your informed consent to us collecting, storing, processing, transferring, and sharing your Data with other lenders, partners, service providers and others for the purposes set out in this Policy.

If you do not agree to this Privacy Policy, please do not use our website, or mobile application, or any services, or give us any personal data or sensitive personal data. Your Data which is likely to be collected, stored, used, processed and shared - Your Data includes, but is not limited to your Personal Information and Non-Personal Information, Location Data, Hardware-Information, Credit Information, and Other Information, as defined subsequently, and the same can be collected, stored, used, processed, and shared by Bank in the manner as given in this Privacy Policy without any further notice.

The Privacy Policy envisages collection and other use of such Personal Information about you on being provided by you voluntarily and may be utilized while making an assessment of your requirements, likely interests, and in an endeavor of the Bank to provide you with better services.

For the purpose of this Privacy Policy, Personal Information ("PI") is all such information that has the potential to identify you as an individual and your other identity parameters, such as your name, gender, age, photograph, date, month and year of birth, place of birth, place /city of present domicile, PAN number, serial/unique number of your personal identification documents, your contact details -which may include your postal address, phone/mobile number, email address, social media id/handles, etc.

In addition to PI, Bank may automatically also collect certain types of Non-Personal Information ("NPI") about you when using our App. This NPI will be used to assist Bank in understanding the usage of its site and the demographics of users. Non-Personal Information is all such information that does not identify you as an individual. It includes but is not limited to, information such as your IP address, the type of device being used by you to visit access and browse the Digital Platform/websites/web applications, Apps of Bank, browser type, IP Address, the URL of the previous web sites you visited, etc.

Apart from the above, information on your physical and geographical location (Location-Data) may be collected by Bank. Depending upon the situation, Location Data can be collected from your mobile device, or from the web browser, or any other feature as may be introduced or identified.

In addition to the above, all information of your devices (or hardware) that were used to avail the services of the Bank, including the unique device identifier, such as IMEI Number, contact details, technical data about the hardware i.e. computer(s) and mobile device(s)- used to access the website/digital platforms, its model, its operating system and versions, software, mobile network data can be collected (Hardware Information).

This App may contain links to other sites/applications. If you click on a third-party link, you will be directed to that site. Please note that these external sites are not operated by us. Therefore, we strongly advise you to review the respective privacy policies of these websites/applications. We may have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services

INFORMATION COLLECTION AND USE

Your Data can be used or processed by Bank in a manner as deemed fit by Bank in accordance with this Policy. The following is an indicative, but not exhaustive, list of the purposes /uses of such Data

- Furnishing information about various products, services, and apps of the Bank,
- Furnishing information about updates/changes in terms and conditions, as applicable
- Enhance and customize your use and experience of the website of Bank, various apps, including this App.
- Enabling the Bank to process your requests and requirements in an individualized and personalized manner, examine the suitability of various products of the Bank to your profile, and make suggestions to you about the products in which you might be interested, or you might have applied.
- Performance of statutory and regulatory obligations, which includes KYC verification.
- Compliance with laws, rules, regulations, and other directions of authorities, bodies, agencies, courts, regulators, and the like which are binding on the Bank.
- Assisting law enforcement agencies,
- Extract, examine, evaluate your credit profile, which may include your past credit behavior & history, and present creditworthiness.
- Assessment of our existing relationship, its continuation, and future enhancements of credit exposure of the Bank.
- Assessment of your request to enter into a fresh contract with the Bank.
- To offer, and contact you in relation to the services offered, or promoted by Bank, from time to time by overriding any calling preferences, which you may have registered in the NDNC.

- For any other purpose, not listed or described here, but related and ancillary to what is stated here.
- And for all such purpose which will arise in the future, or which may arise as per the requirement of Bank, or any government, court, statutory authority or agency or body.

LOG DATA

This is to inform you that whenever you use the Service, and in a case where there is an error in the App, then data and information will be collected (through third-party products) as may be available on your mobile phone/device called 'Log Data'.

This Log Data may include information such as your device's Internet Protocol ("IP") address, device name, operating system version, the configuration of the App when utilizing the Service, the time and date of your use of the Service, and other statistics.

COOKIES

Cookies are files with a small amount of data that are commonly used as unique anonymous identifiers. These are sent to your browser from the websites that you visit and are stored on your mobile phone/device's internal memory. This Service does not use 'cookies'. However, in the future, and without any further notice, Bank may use Cookies to improve your experiences when you use the App. Cookies can be used to anonymously track interests, and collect Data.

Temporary "session" cookies can also be used for ease of customer navigation besides other Cookies that can remain stored on hardware/device ever after you have exited or ended your visit to identify your preferred choices. Bank can also use may use log files to collect statistics on overall online activity, including tracking interest in specific promotions, and troubleshoot technical issues. Bank can use such log file entries for its internal marketing and demographic studies.

However, the App may use third-party code and libraries that use "Cookies" to collect information and improve their services. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your mobile phone/device. If you choose to refuse any cookies, then you may not be able to use some features/portions of this Service.

SERVICE PROVIDERS

Third-party companies and individuals may be engaged for the following reasons:

- To facilitate the Service.

- To provide the Service on UCO Bank's behalf;
- To perform Service-related services; or
- To assist UCO Bank in analyzing how the Service is used.

Bank ensures that vendors, service providers, and third-party entities who have/will have access to your data will be bound by obligations of confidentiality, and they will endeavor to maintain secrecy and confidentiality.

Notwithstanding anything contained here, Bank is not liable to you for any damages whatsoever caused on account of a breach of secrecy/confidentiality of data due to reasons beyond the control of the Bank, and/or its vendors, service providers, and contractors.

SECURITY

Your trust is of great value in providing your Personal Information, for which protection all commercially reasonable and acceptable means shall be employed. However, you may please note that no method of transmission over the internet, or method of electronic storage is ever 100% secure and/or reliable, and absolute security cannot be guaranteed.

CHANGES TO THIS PRIVACY POLICY

The Privacy Policy may be updated from time to time. Thus, you are advised to review this page periodically for any changes. You will not be notified of any changes except by way of an update of the page containing the Privacy Policy.

Your act of accessing and /or using this App implies your deemed agreement and consent to the terms of this Privacy Policy, as updated or modified from time to time. Your continuing access and/or use of the App of Bank is deemed as your consent and agreement for the collection, storage, use, process, and sharing of your Data as broadly spelled out in this Privacy Policy, as may be updated, or modified.'

Nothing contained in this Privacy Policy shall be treated as any obligation of the Bank to treat your data/information in a particular manner, or for a particular purpose as stated here. Bank may use the data in any permutation and combination as required, and Bank may, at its discretion, choose to altogether not to use or rely on such data, or disregard it completely or partially, or seek further and additional data, or information, as deemed fit and required by Bank. By consenting to share data with Bank, your obligations to share additional information /Data or documents with Bank do not end.

Notwithstanding anything contained here, Bank is not liable to you for any damages whatsoever caused on account of a breach of

secrecy/confidentiality of Data/information due to reasons beyond the control of the Bank, and/or its vendors, service providers, and contractors

Please be advised that Bank may, in its sole and absolute discretion, modify, update, withdraw, rescind, or replace, entirely or in part, this Policy Document from time to time, without any, prior or subsequent, notice to you.

However, Bank may, without being bound to do so, strive to notify the same, in a manner and by such means as deemed fit by Bank. However, omission to give such notice shall not affect the application of this Policy to you.

STORAGE AND RETRIEVAL OF YOUR INFORMATION

Bank shall maintain, preserve, and retain all such Data, including transaction records, as may be required under the applicable laws and regulations and Policies, or as may be required at the discretion of the Bank.

Notwithstanding this, Bank has neither any technical tool nor any obligation to share with you any report, log, summary, or data dump about the various Data/information which it has collected, collects, or may collect about you.

Bank may retain your Data for as long as required to provide you with services dealing with any concerns that may arise or otherwise if required for any legal or regulatory requirements or for the establishment, exercise, or defense of legal claims, or for other legitimate purposes of Bank.

If we don't need to retain information/Data, we may destroy, delete or anonymize it more promptly

LAW, JURISDICTION AND RESOLUTION

All disputes under this Privacy Policy are subject to the jurisdiction of the Courts of Kolkata only. This Privacy Policy is governed by Indian laws. Bank reserves its right to modify, update, withdraw, or entirely or partly replace, from time to time, without notice, either prior or subsequent, this Policy Document. Bank encourages periodic review of this page for the latest information on the privacy practices of the Bank. Your continued use and access to our platform will be taken as acceptance of the updated policy

CONTACT US

If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us at:

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