



Terms & Conditions - UDAY (ChatBot)

These terms and conditions are binding upon the USER and shall be in addition to and not in derogation of other terms and conditions relating to any account of the USER and/or the respective product or the service provided by the BANK to the User.

Chatbot is an interactive platform for customers to raise queries and seek solutions for banking facilities and products offered by UCO Bank on the official website www.ucobank.com. It is a step forward to deliver solutions to customers in a more efficient manner and facilitate ease of Banking services.

By clicking the submit/OK Button below, I hereby agree to and accept the following terms and conditions governing use of Chatbot.

1. Definitions:

"**Bank**" shall mean UCO Bank.

"**Chatbot**" shall mean an interactive platform wherein Customer can chat on the UCO Bank's website and/or the mobile app and seek clarity on various Banking services and products.

"**Customer**" shall mean all natural persons (including legal entities), who agree to these terms and conditions to use Chatbot whose personal information is either collected/ received/ possessed/ stored/ dealt in/ handled by the Bank/ who visit the site www.ucobank.com and provide information to the Bank through the Chatbot.

"**Personal information**" means any information that relates to any person, which either directly or indirectly, in combination with other information available or likely to be available with the Bank, is capable of identifying such person.

"**Privacy Policy**" shall mean the Privacy Policy of the Bank as available on www.ucobank.com

"**Sensitive personal data or information**" of a person means such personal information which consists of information relating to:

- Password;
- Financial information such as Bank account or credit card or debit card or other payment instrument details;
- Physical, physiological and mental health condition;
- Date of birth;
- Nominee details, etc.
- Biometric information, e-mail, Account Number, Phone Number, Address, etc.;
- Any such details required to carry a financial transaction;
- Provided that, any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for these purposes;



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2.Facility:

Chatbot would be an interactive platform wherein customer will be able to chat on the UCO Bank's website and/or the mobile app and seek clarity on various Banking services and products including Account Opening, initiating Fund Transfer Requests and several non-financial services.

3. Ownership of information:

All rights, titles, interests and all information made available through Chatbot, in all languages, formats, and media including but not limited to all copyrights and trademarks therein, are the exclusive property of the Bank.

Customers are required to respect these terms, as they are designed to protect the interests of the Bank, ensuring a secure and reliable platform for all. Breaching these requirements may result in serious consequences, including the blocking of the customer, termination of their account, and potential penalties. Bank also reserves the right to take appropriate legal actions against Customers found to be in violation of these terms, in order to protect the platform's integrity and the interests of user community.

4.Customer Undertaking:

I/We understand that this is an interactive platform and meant to address standard banking grievances. In no way shall UCO Bank and its directors, employees, officers, representatives and agents be held accountable for any information provided by the Chatbot.

I/We hereby undertake to use a secure internet connection to access the Chatbot and will not share any personal data or information on the Chatbot.

I/we undertake that the platform shall only be used by me/us to seek redressal of banking queries and support for Account Opening, initiating Fund Transfer Requests and several non-financial services.

5. Customer Privacy:

Chatbot applies technical safety measures of the highest standards to protect the provided Personal Data against loss, destruction, misuse, unauthorized access or disclosure. Generally accepted industry standards are followed to protect the Personal Data both during transmission and once received by the Bank. No method of data transmission over the Internet or method of electronic storage is 100% secure. Therefore, the absolute security cannot be guaranteed.

However, all necessary steps and measures shall be taken to update and modernize its data protection system. We at UCO Bank value your relationship and will at all times strive to ensure your privacy. Kindly refer to the Privacy Policy (<https://ucobank.com/privacy-policy>) which shall be applicable to the Chatbot.



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6. Security:

We have taken reasonable measures to protect security and confidentiality of the Customer Information and its transmission through the World Wide Web. You are required to follow the Terms and Conditions [<https://ucobank.com>] while using this Website.

7. Indemnity:

The Customer agrees to indemnify, without delay or demur, UCO Bank and its directors, employees, officers, representatives and agents and keep UCO Bank and its directors, employees, officers, representatives and agents indemnified and harmless at all times from and against any and all claims, damage, losses, costs and expenses (including attorney fees) which UCO Bank may suffer or incur, directly, arising from or in connection with UCO Bank providing Chatbot facility to the customers, including but not limited to:

- Any loss, mishandling, counterfeit, forged or misuse of the Chatbot.
- Non-compliance with applicable laws or court or statutory order or any action by any statutory administrative or regulation body;

Any inaccuracy, error or omission of any data, information or message provided by the Customer.

8.Changes to Policy:

Please note that this policy will be reviewed, and may change, from time to time. The revised policy will be posted to this page so that you are always aware of the information we collect, how we use it and under what circumstances we disclose it.

9. Exclusion of Warranties:

Use of the service and the content is at sole risk of the Customer and service and the content are provided "as is" and "as available". Bank does not represent or warrant that use of the service will be uninterrupted, timely, secure or free from error.

Due to various factors - including the inherent possibility of human and mechanical error - the accuracy, completeness, timeliness, results obtained from use, and correct sequencing of information available through our services and website are not and cannot be guaranteed by the Bank. Under no circumstances shall Bank and its directors, employees, officers, representatives and agents be held accountable or liable for any loss or damage Customer or anyone else incurs based on any information or material received through Chatbot.

10. Dispute Resolution and Jurisdiction:

In case of any dispute, Customers shall approach for mediation/conciliation with the Bank which shall be carried out at Bank's premises in accordance with Mediation Rules.