



FINGROWTH
CO-OPERATIVE BANK LTD.
(A MULTI STATE BANK)

Privacy Commitment

In the course of using this website, mobile applications or its custom extensions or availing the products and services online application forms and questionnaires, Fingrowth Co-operative Bank Ltd. may become privy to the personal information of its customers, including information that is of a confidential nature.

Fingrowth Co-operative Bank Ltd. is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the world wide web and it shall not be held liable for disclosure of the confidential information when in accordance with this privacy Commitment or in terms of the agreements, if any, with the Customers.

Fingrowth Co-operative Bank Ltd. endeavours to safeguard and ensure the security of the information provided by the Customer. Fingrowth Co-operative Bank Ltd. 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 Customer's information.

The Customer would be required to cooperate with Fingrowth Co-operative Bank Ltd. in order to ensure the security of the information, and it is recommended that the Customers necessarily choose their passwords carefully such that no unauthorised 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 (like !, @, #, \$ etc.). The Customers should undertake not to disclose their password to anyone or keep any written or other record of the password such that a third party could access it.

Fingrowth Co-operative Bank Ltd. undertakes not to disclose the information provided by the Customers to any person, unless such action is necessary to:

- Conform to legal requirements or comply with legal process;
- Protect and defend Fingrowth Co-operative Bank Ltd.'s or its Affiliates' rights, interests or property;
- Enforce the terms and conditions of the products or services; or
- Act to protect the interests of Fingrowth Co-operative Bank Ltd., its Affiliates, or its members, constituents or of other persons.

The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to Fingrowth Co-operative Bank Ltd. or its Affiliates of a confidential nature obtained in the course of availing the services through the website. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle Fingrowth Co-operative Bank Ltd. or its Affiliates to terminate the services, without prejudice to any damages, to which the customer may be entitled otherwise.

Fingrowth Co-operative Bank Ltd. will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the customers