

MIZORAM COOPERATIVE APEX BANK LTD

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Privacy Policy

This page is used to inform Mobile application users/Website visitors regarding our policies with the collection, use, and disclosure of Personal Information if anyone decided to use our Service. If you choose to use our Service, then you agree to the collection and use of information in relation to this policy. The Personal Information that we may collect is for providing and improving the Services. We will not use or share your information with anyone except as described in this Privacy Policy.

Coverage

All natural persons ('Covered Persons'), whose personal information is either collected/ received/ possessed/ stored/ dealt in/ handled by Mizoram Cooperative Apex Bank Ltd who uses the bank's mobile applications, who visit the <https://www.mizoapex.com> and who provide information to us ('Bank') online, are covered under this Policy.

Collection and Use of Information

For better experience, while using our Services, we may require you to provide us with certain personally identifiable information. The information that we request will be retained by us and used as described in this privacy policy. The app does use third party services that may collect information used to identify you. This Policy seeks to cover personal information of the Covered Persons provided to Mizoram Cooperative Apex Bank Ltd as also any information collected by the bank server from the visitor's browser/mobile application. The ('Information'), i.e. any of the following:

1. Personal/Private information of the Covered Persons

'Personal information' means any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such person.

2. Sensitive personal data or information

'Sensitive personal data or information' of a person means such personal information which consists of information relating to:-

- Financial information such as Bank account or credit card or debit card or other payment instrument details
- Password
- Physical, physiological and Mental health condition
- Biometric information
- Sexual orientation
- Medical records and history

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.

Features

All Information collected shall be used for the relevant lawful purposes:

- Connected with various functions or activities of the Bank related to services in which the Covered Person is interested, and/or,
- To help determine the eligibility of the Covered Persons for the product/services requested/ applied/ shown interest in, and/or,
- To enable Bank for verification and/or process applications, requests, transactions and/or maintain records as per internal/legal/regulatory requirements with regard to the Covered Persons and
- To provide the Covered Person with the best possible services/products as also to protect interests of Bank. We may also share your Information, without obtaining your prior written consent, with government agencies mandated under the law to obtain information for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution, and punishment of offences, or where disclosure is necessary for compliance of a legal obligation. Any Information may be required to be disclosed to any third party by us by an order under the law for the time being in force. In this regard, it may be necessary to disclose the Information to one or more agents and contractors of Bank and their subcontractors, but such agents, contractors, and sub-contractors will be required to agree to use the Information obtained from Bank only for these purposes.

The Information will not be shared with any external organization unless the same is necessary to protect the interests of the Bank or to enable the Bank to provide you services or to enable the completion/compilation of a transaction, credit reporting, or the same is necessary or required pursuant to applicable banking norms or pursuant to the terms and conditions applicable to such Information as agreed to with the Bank or pursuant to any requirement of law/regulations or any Government/court/other relevant authority's directions/orders. Needless to add, confidentiality norms as applicable to banks shall be adhered to. The Bank may also share Information to provide you with superior services and a range of offers.

Log Data

We want to inform you that whenever you use our Service or in a case of an error in the app we collect data and information (through third party products) on your phone called Log Data. This Log Data may include information such as your device Internet Protocol (#8219IP#8219) address, device name, operating system version, the configuration of the app when utilizing our 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 anonymous unique identifiers. These are sent to your browser from the websites that you visit and are stored on your device's internal memory. This Service does not use these 'cookies' explicitly. 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 device. If you choose to refuse our cookies, you may not be able to use some portions of this Service.

Service Providers

We may employ third-party companies and individuals due to the following reasons:

- To facilitate our Service
- To provide the Service on our behalf
- To perform Service-related services
- To assist us in analyzing how our Service is used.

We want to inform users of this Service that these third parties have access to your Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

Security

We value your trust in providing us your Personal Information, thus we are striving to use commercially acceptable means of protecting it. But remember that no method of transmission over the internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

Other important information

Information provided by you are retained (for later of the) (i) as long as the purposes for which such data were collected continue. Or (ii) for such period so as to satisfy legal, regulatory or accounting requirements or to protect Bank's interests. The Covered Persons have authorized the Bank to exchange, share, part with all information related to the details and transaction history of the Covered Persons to its Affiliates / banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management or any of the aforesaid purposes and shall not hold The Bank liable for use or disclosure of this information. As regards the information collected from visitors of the mobile applications, website online ('visitor'), The Bank will use the Information to improve the Covered Person's experience on the site and make subsequent offers to the visitor on products which may be of interest to him / her, if so agreed while giving information.

Links to Other Sites

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

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. Thus, you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. The Bank also may disclose information about you as permitted or required by law. These changes are effective immediately after they are posted on this page.

Contact Us

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