



# THE ACCOUNTANT GENERAL'S OFFICE EMPLOYEES' CO-OPERATIVE BANK LIMITED




## PRIVACY STATEMENT

 Park House Road, Bengaluru – 560 001

 (080)-22265658

 [reachus@agsbank.com](mailto:reachus@agsbank.com)

 [www.agsbank.com](http://www.agsbank.com)

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<b>Framed by Information Systems Review Committee on</b>	<b>:</b>	<b>15/05/2021</b>
<b>Reviewed and Approved by the Committee of Management on</b>	<b>:</b>	<b>25/05/2021</b>

***The Accountant General's Office Employees' Co-Operative Bank Limited*** is a Salary Earner's Co-operative bank under the Reserve Bank of India Act, 1934, catering the staff and Officers who are Central Government employees working for the Comptroller and Accountant General of India. We offer various internet products to enhance our client access interface to our clients. This is viewed as an extension of existing access mechanisms to allow our clients to send payment instructions and related instructions to the Bank for processing as well as retrieving their account balance and transaction information.

In line with recognized International Practice and for the information of customers and others who visit the Bank's website we believe it is necessary to post a privacy statement. The information shared with the Bank will be treated as private. We also desire to say explicitly that adequate precautions have been taken to protect information relating to customers and their dealings with the Bank from the mischievous and the fraudsters.

Customer confidentiality and privacy are of utmost concern to us (***The Accountant General's Office Employees' Co-Operative Bank Limited***). Our employees treat the information we have concerning your accounts in the same responsible and confidential way that we want our own financial affairs treated.

### **1. Recognition of your expectation of privacy**

We recognize that our customers expect privacy and security for their personal and financial affairs. We understand that, by selecting us for your banking needs, you have entrusted us to safeguard your personal financial information. We want you to be informed of our commitment to protect the privacy of your personal financial information with the following privacy principles and practices.

### **2. What personally identifiable information is collected from you?**

We collect information from you regarding name, addresses, email addresses, passport number, Income, PAN, details of nominees, etc.

### **3. Cookies**

A cookie is a data file that certain Web sites write to your computer's hard drive when you visit such sites. A cookie file can contain information such as a user identification code that the site uses to track the pages you have visited and use the information commercially. We do not use cookies on our web site.

### **4. How we use, collect, and retain customer information**

On our site we collect, retain, and use information about you only when we reasonably believe that it will help administer our business or provide products, services, and other opportunities to you. We collect and retain information about you only for specific business purposes.

### **5. We use information to:**

Open and administer your accounts and to protect your records and funds.

## 6. How we keep customer information accurate

It is in your interest, and it is our objective, for us to have accurate, current, and complete information.

## 7. How we limit access to customer information by our employees

We have procedures that limit access to personally identifiable information to those employees with a business reason for knowing such information about you. We educate our employees on their responsibility to protect the confidentiality of customer information, and hold them accountable if they violate this privacy policy.

## 8. Our security procedures to protect customer information

We follow best security practices to help prevent unauthorized access to confidential information about you.

## 9. How we restrict the disclosure of customer information

***The Accountant General's Office Employees' Co-Operative Bank Limited*** does not release customer information except as directed by law or as per your mandate. We do not share specific information about customer accounts or other personally identifiable data with nonaffiliated third parties for their independent use.

## 10. By formulating and disclosing our privacy policy to you, we want you to understand our commitment to personal privacy.

A potential customer who inquires about our products and services or who would like a copy of our privacy policy shall contact Bank.

**11. If you have any questions or concerns about this privacy policy, please send an e-mail to us at [reachus@agsbank.com](mailto:reachus@agsbank.com) or write to us at bank *The Accountant General's Office Employees' Co-Operative Bank Limited, Park House Road, Bengaluru – 560 001.***

## 12. Internet privacy on Bank's web site for each visitor to Bank's web site ([www.agsbank.com](http://www.agsbank.com)), we automatically recognize the following visitor information:

### 13. Other information about our web site

- Children visiting Bank's web site: We are confident that parents will not judge any of the information provided by BANK as objectionable for viewing by their children
- Customers using Bank's Internet Banking Service: For customers using our Internet Banking. Mobile/ Banking , all visitor information is collected along with any information that you volunteer as a customer while using BANK's web site
- Links to, or from, BANK's web site: Bank is not responsible for information practices employed by web sites linked with our web site. Generally, links to non-BANK web sites are provided solely as pointers to information on topics that may be useful to users of BANK's web site
- Encrypted information: Information provided by you on BANK's web site is encrypted or scrambled in order to secure information

## 14. Privacy policy is subject to change periodically