

Personally Identifiable Information Policy

**The Gujarat State Co Operative Bank Ltd
(GSC Bank)**

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CONFIDENTIAL

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CONFIDENTIAL

1. Introduction

At The Gujarat State Co-operative Bank Ltd, we are committed to protecting your privacy and ensuring the security of your personal information. This privacy policy outlines how we collect, use, share, and protect your information in accordance with applicable laws and regulations.

2. The individuals whose information we collect

- A potential customer who inquires about our products and services
- A customer who has established a relationship with us.
- A potential customer who has applied for a loan, Demat Account, etc

3. Information We Collect

(i) Personally identifiable information (PII)

Personally identifiable information" (PII) 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 the Bank, is capable of identifying such person.

Some examples of PII are

- a. Name
- b. Date of birth
- c. Gender
- d. Address
- e. Email
- f. Mobile number

And any other identifiable information

- Financial Information: Bank account numbers, transaction history, debit card details, and loan information, CIBIL Score, etc.

- Online Information: IP address, device information, login details, geolocation and cookies collected through our website and mobile app.

4. How We Use Your Information

We use your information to:

- Provide banking services and manage your accounts.
- Process transactions and payments.
- Send you account updates, notifications, and promotional offers.
- Improve our products, services, and customer experience.
- Comply with legal and regulatory requirements.

5. Information Sharing and Disclosure

We do not sell your personal information. We may share your information with:

- Service Providers: Third-party vendors that assist us in providing banking services.
- Legal and Regulatory Authorities: As required by law, such as in response to a subpoena or investigation.
- Fraud Prevention Agencies: To protect against fraud and unauthorized transactions.

6. Data Security

We implement a variety of security measures to protect your information, including encryption, access controls, and regular security audits. However, it is recommended that the Customer necessarily chooses 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 Customer should use a combination of alphabets, numbers and special characters (like !, @, #, \$, etc.). The Customer should not disclose their password to anyone or keep any written or other record of the password such that a third party could access it.

7. Your Privacy Rights

- Access: You have the right to request a copy of the personal information we hold about you.
- Correction: You may request corrections to your personal information if you believe it is inaccurate or incomplete

8. Cookies and Online Tracking

We use cookies and similar tracking technologies to enhance your online experience. You can manage your cookie preferences through your browser settings.

9. Changes to this Privacy Policy

We may update this privacy policy from time to time. Any changes will be posted on our website with the revised effective date. We encourage you to review this policy regularly.

10. Contact Us

If you have any questions or concerns about this privacy policy, please contact us at:

The Gujarat State Co-operative Bank Ltd

Head Office: - "Sardar Vallabhbhai Patel Sahakar Bhavan", Nr. Shastrinagar BRTS Bus Stand, Naranpura, Ahmedabad – 380013, Gujarat, India.

Mail: - customercare@gscbank.coop

Phone No:- 079-2745 9000

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