

Privacy Policy

We CSB Bank Ltd are committed to protect Customer's privacy throughout their visits to our on-line applications and on availing the product & services.

Customer Privacy Policy

The Bank acknowledges that one in all its elementary responsibilities is to confirm that the Bank protects personal data entrusted to the Bank by its customers. This is important for the maintenance of the Bank's reputation and for abiding with its legal and regulatory obligations to safeguard the Bank's client data. The Bank additionally follows a transparent policy to handle personal data of its customers. In this Policy, personal data means that any information that relates to a natural person, that either directly or indirectly, together with different data obtainable or probably to be obtainable with the Bank, is capable of distinctive such person. The Policy is in compliance with the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules 2011 (the "IT Rules") contained in the Information Technology Act 2000.

Who is covered under this Policy?

All natural persons ("Covered Persons"), whose personal information is either collected/ received/ possessed/ stored/ dealt in/ handled by CSB Bank Ltd. who uses the bank's mobile applications who provide information to CSB Bank Ltd. ("Bank") online, are covered under this Policy.

Applicability

The Bank collects information as such –

Personal data means that any information that relates to a natural person, which either directly or indirectly, together with different data obtainable or probably to be available with the Bank, is capable of distinctive such person.

Sensitive information of someone means that such personal information which consists of data referring to passwords, financial information, account details, national identifiers including however not restricted to: Aadhaar card, passport variety, income, PAN, etc. For customers registered in services provided by the Bank, like on-line bill payment, personal data concerning the dealing is collected.

Any data that's freely obtainable or accessible publically domain or well-found below the Right to data Act, 2005 or the other law for the nowadays operative shall not be regarded as sensitive personal information or data for the aim of those rules. The information customers offer on-line is command by the Bank business that maintains the account or is process the applying for a replacement product or service. Non personal data includes the internet protocol address of the device used to connect to Bank's website together with different data like browser details, software used, the name of the web site that redirected the visitant to the Bank's website, etc.

This Policy is applicable to personal data (including sensitive personal information) collected by the Bank directly from the client or through the Bank's online portals, electronic communications as additionally any data collected by the Bank's server from the customer's browser.

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; or

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. When different firms **want** to offer services on behalf of the Bank, it shall guarantee that such firms shield the confidentiality of private data they receive within the same manner the Bank protects. The Bank shall incessantly review and enhance its security policies and security measures to systematically maintain a high level of security.

Accuracy

The Bank shall have processes in situ to confirm that the personal data residing with it is complete, correct and current. If at any purpose of your time, there's a reason to believe that personal data residing with the Bank is inaccurate, the client ought to inform the Bank during this regard. The Bank shall correct the incorrect data as quickly as possible.

The Bank shall use the information collected to manage its business offer better customized services. It facilitates the bank to process applications, requests and transactions, maintain records as per regulative pointer, offer services to customers, as well as responding to client requests, comply with all applicable laws and regulations. If a client doesn't want to produce consent for usage of its sensitive personal information or information or later withdraws the consent, the Bank shall have the right to not offer services or to withdraw the services for which the knowledge was sought after from the customer.

Disclosure

CSB Bank Ltd. has adopted the mode of authentication of the Customer by means of verification of the Mobile Phone Number and/or through verification of Password/MPin allotted by CSB Bank Ltd. to the Customer or through any other mode of verification as may be stipulated at the discretion of CSB Bank Ltd. The customer agrees that while the Information Technology Act, 2000 prescribes that a subscriber may authenticate an electronic record by affixing his digital signature which has been given legal recognition under the Act, the Bank is authenticating the customer by using mobile phone number, Password/ MPIN or any other method decided at the discretion of the Bank which may not be recognized under the Information Technology Act, 2000 for authentication of electronic records and this is acceptable and binding to the customer and hence the customer is solely responsible for maintenance of the secrecy and confidentiality of the MPIN without any liability to the Bank.

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. By virtue of this privacy policy, the client assents to assortment, use, transfer, disclosure, retention and different process of her/his personal data, as well as sensitive personal information, as represented during this Policy.

Contact Us

If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us at customercare@csb.co.in