

The contents of this Privacy Policy along with the terms of the Website User Agreement available at [www.mykycbank.com](http://www.mykycbank.com). You hereby acknowledge of having read and accepted the same by use or access of this Website.

1. We respect User's privacy and recognize the need to protect the personally identifiable information (any information by which User can be identified, such as name, physical and email address, citizenship, and phone number etc) which and if User shares with us., We would like to assure User that we follow appropriate and necessary standards when it comes to protecting User's privacy on this Website.
2. By using or accessing this Website, User agrees to the collection and use of User's Sensitive personal information, or any other data such as, inter alia, your name, email address, sex, age, PIN code, credit card or debit card details, biometric information, password etc., and / or your occupation, interests, etc (hereinafter referred to as "data"), by GJKIC in the manner provided in this Privacy Policy. GJKIC shall permit its registered Users to review the information/data provided by User and it shall be User's obligation to maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If the User provides any information that is untrue, inaccurate, not current or incomplete or GJKIC has reasonable grounds to suspect that the Registration Data or any part thereof is untrue, inaccurate, not current or incomplete and GJKIC shall not be responsible for authenticity of data provided by User. Further, we may link to the websites of other third parties. These third-party websites may collect personal information about Users on those Websites, and our Privacy Policy does not extend to these external websites and third parties. Please refer directly to these third parties and web sites regarding their privacy policies.
3. In general, User can visit this Website without telling us who User is or revealing any personal information about User. We track the Internet Protocol address from which people/User visit us/ our websites and analyze this data for trends and statistics independently or as per our agreement with our third party service providers, but the individual User remains anonymous. We use the information, we automatically receive from User's web browser to see which pages User visits within our Website, which Website User visited before coming to ours, and where User go after User leaving this Website. We develop statistics that are helpful to understand how our visitors/Users can use this Website. We use this information in the aggregate to measure the use of our Website and to administer and improve our Website. This statistical data is interpreted by us in its continuing effort to present the Website content that visitors are seeking in a format they find most helpful. The data provided by the User shall be retained by GJKIC till the time it may be required for providing GJKIC's services or any other additional products/services of GJKIC and its affiliates.
4. Some of our web pages including our third party service providers store and use "cookies" so that we can serve User better, with customized information when User returns to our site. Cookies are identifiers which a web site can send to User's browser to keep on User's computer to facilitate User's next visit to our site. User can set User's browser to notify User when User is sent a cookie, giving User the option to decide whether or not to accept it. The information we collect and analyze is used to improve our service to the User. User agrees that we or our third party service providers collect User's IP address or other unique identifier. At times, we also use these identifiers to collect information regarding the frequency with which our guests/Users visit various parts of our sites. We, either through ourselves or our affiliates or group companies may combine User's IP address with other personally identifiable information for marketing and for market research purposes, including internal demographic studies, so that we can optimize our products and services and customize this Website for the Users and /or other such purposes as GJKIC may require.

5. We may combine User's visitor session information or other information collected through cookies, web beacons and other technical methods with personally identifiable information in order to understand and improve User's online experiences and to determine what products, promotions and services User prefers or are likely to be of interest to User.
6. We also use these technical methods in HTML e-mails that we send User for a number of purposes including: to determine whether User has opened or forwarded those e-mails and/or clicked on links in those e-mails; to customize the display of the banner advertisements and other messages after User has closed an email; and to determine whether User has made an enquiry or purchase in response to a particular email.
7. Cookies, web beacons and other technical methods may involve the transmission of information either directly to us or to another party authorized by us to collect and use information on our behalf. The information from use of these technical methods may be collected in a form that identifies User personally. User may get cookies from our advertisers. We do not control these cookies, and once User has clicked on the advertisement and left our Website, our Privacy Policy no longer applies.
8. There are times when we may collect personal information/data from User such as name, email address, citizenship and phone number etc.. If User chooses not to provide the information we request, User can still visit this Website, but User may be unable to access certain options, offers and services. The platform of this website is an online portal, where KYC information can be updated and uploaded by the User. The data uploaded will be verified by the back-end compliance team of GJKIC after which, the user who becomes a member can share his profile with other members on the platform.
9. We will not sell, trade or disclose to third parties any information derived from the registration for, or use of, any online service (including names and addresses and other data) without User's consent, save and except to any of our affiliates or group companies for helping User in receiving Loans/Credit Cards/Lotteries/Gains/etc. or other purposes in relation to the businesses of our affiliates or group companies and as may be required by any legal process or in the case of imminent. physical harm to any person). Further, GJKIC will allow its affiliates, suppliers, to access the information for purposes of confirming User's registration and providing User with benefits User is entitled to. If at any point in time User wishes to opt out User may withdraw any consent previously given, by written communication or by sending e-mail from registered e-mail address of the User. Upon User's refusal to provide data /information or withdrawal of consent GJKIC reserves right to refuse to provide or discontinue its products and services.
10. We will take appropriate steps to protect the information User shares with us. We have implemented technology and security features and strict policy guidelines to safeguard the privacy of User's personally identifiable information and other data from unauthorized access and improper use or disclosure. We will continue to enhance our security procedures as new technology becomes available.
11. If our privacy policy changes in the future, it will be posted here and a new effective date will be shown. User should access our privacy policy regularly to ensure that User understands our current policies. Please refer to the privacy policy in User's subject line. GJKIC will attempt to respond to all reasonable concerns or inquiries on a best efforts basis.
12. When User registers with this Website, User agrees that we or any of our partners/ affiliate/ group companies/third party service providers may contact User from time to time to provide the offers/ information of such products/ services that we believe may benefit User. Also, User agrees that we may provide information so collected from User to government authorities/bodies or any court of Law or any Tribunals including the Directorate of Information Technology as per the applicable Laws of India in addition with the Information Technology Act, 2000 as amended 2008 and Data Privacy Act or as per our agreement with our third party service providers or any third party.

13. The User understands and agrees that, because of the nature of the Internet, we may transmit the information collected from User to another country, but among our affiliates and group companies or third-party service providers, for purposes such as storage, or carrying out the processing detailed above, for their business purpose, or because of location of our servers.
14. In case of any complaint or grievance the User may contact GJKIC's Grievance officer as provided on the Website and the grievance officer shall expeditiously redress the grievances, but within reasonable time as may be provided in applicable laws.
15. We may change this Privacy Policy from time to time without requiring any consent from anyone and we will post the latest version on this Website.