

Privacy Policy for BDS BANK

Privacy Policy

Last updated: August 14, 2025

This Privacy Policy describes how The Babasaheb Deshmukh Co-op Bank Limited., Atpadi, Dist Sangli ("we", "us", or "our") collects, uses, and shares information when you use our mobile banking application ("App") available on the Google Play Store.

1) Information We Collect

- ❖ Personal Information: We may collect personal information, such as your name, address, phone number, email address, and other relevant details necessary for banking transactions.
- ❖ Financial Information: We may collect financial information, including bank account details, transaction history, and other related data required to facilitate banking services
- ❖ Device Information: We may collect information about your mobile device, including device type, operating system, unique device identifiers, and other technical data necessary for app functionality.
- ❖ Usage Information: We may collect information about how you use the App, such as your interactions with features, pages visited, and other usage data to improve our services

2) How We Use Your Information

- ❖ Provide Banking Services: We use the collected information to facilitate banking transactions, process requests, and provide customer support.
- ❖ Personalization: We may personalize your experience by using the collected data to tailor services, recommendations, and content based on your preferences.
- ❖ Security: We use the information for security purposes, including authentication, fraud prevention, and ensuring the integrity of transactions.
- ❖ Analytics: We may use the data for analytical purposes to understand usage trends, improve our services, and optimize performance.

3) Information Sharing

- ❖ Third-Party Service Providers: We may share your information with trusted third-party service providers who assist us in delivering banking services, maintaining the App, and fulfilling other operational tasks.

- ❖ Legal Compliance: We may disclose your information to comply with legal obligations, enforce our policies, respond to legal requests, or protect our rights, property, or safety

4) Data Security

- ❖ We implement reasonable security measures to safeguard your information against unauthorized access, disclosure, alteration, or destruction. However, please note that no method of transmission over the internet or electronic storage is 100% secure.

5) Your Choices

- ❖ You may choose not to provide certain information, but this may limit your ability to use certain features of the App or access specific services.

6) Updates to this Privacy Policy

- ❖ We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. We will notify you of any significant updates by posting the revised policy on our website or within the App.

7) Contact Us

- ❖ If you have any questions, concerns, or feedback regarding this Privacy Policy or our data practices, please contact us at **bdsho@bdsbank.in**

By using our App, you consent to the collection, use, and sharing of your information as described in this Privacy Policy.