

This policy & privacy statement ("Privacy Policy") is designed for customer information as per clause (zg) of subsection (2) of section 87 read with sub-section (2) of section 79 and clause (ob) of subsection (2) of section 87 read with section 43A of the Information Technology Act, 2000 (21 of 2000). By downloading this application, it is taken as confirmation that the person downloading the application and the application user ("customer") agrees to the terms and conditions of the Privacy Policy devised around this application. Use of this application will imply consent of the customer to the DCB Bank Limited ("the Bank")'s use and disclosure of the information shared by the customer.

From here, customer will be considered to be and referred to as the "User" and "Facility" shall mean and refer to all types of services under Unified Payments Interface (UPI) platform.

On downloading the application and thereby having agreed to the Bank's terms and conditions, it will be deemed as a contract between the User and the Bank and shall be in addition to and not in derogation of other additional terms and conditions specifically defined on the Bank's website www.dcbbank.com relating to any account of the User and/or the respective product or the service provided by the Bank on 'BHIM DCB Bank UPI'.

If the User chooses to transact on this application, information like mobile number registered in the application, User name, details of recipient or payer of the transaction, etc. are collected which is further used to facilitate the User initiated requests such as fund transfers, authorization requests etc. and provide a better experience to the User while using the application. Information not directly provided by the User and belonging to a third-party e.g., payer information may be used for record keeping purpose.

The information shared by the User with the Bank will be treated as private. As a banking service provider, we would like to assure the User that any information shared with the Bank will be treated as private and adequate precautions will be taken to protect information relating to the User and their dealings with the Bank.

The Bank will never release User information except as directed by law or as per the User's mandate. Specific information about the User's account(s) or other personally identifiable data with non-affiliated third parties such as National Payments Corporation of India (NPCI), UPI members, etc. will be shared only if the information provided helps complete a transaction initiated by the User, the User initiates authorization request, disclosure as directed by law and/or the User's consent is available or the User is informed that this disclosure could be used for either marketing or similar purposes with proper and prior communication along with the opportunity to decline any such services.

To avail any services under BHIM DCB Bank UPI application, the User should use the mobile number registered with their Bank. It is the sole responsibility of the User to provide accurate information while availing the services under this Facility including but not limited to fund transfer (send or receipt requests) and comply with the applicable laws, rules and regulations governing such fund transfers as stipulated by any Statutory or Regulatory authority including the Reserve Bank of India, from time to time. In case of any discrepancy in the information provided by the User for availing this Facility, the User shall be solely responsible and liable for the consequences arising therefrom and the onus thereof shall always be upon the User only.

If the information supplied by the Bank is suspected to be erroneous by the User, the same shall be informed to the Bank immediately by the User. The Bank will endeavour to correct the error, if any, wherever possible on a best effort basis.

As per any legal, statutory or regulatory directive, if the User's personal or any other information is disclosed to a third-party including without limitation the Government or any Statutory or Regulatory authority(ies) by the Bank for any legal or regulatory compliance, statistical analysis, or otherwise, the Bank shall not be held liable or responsible in any manner, for any loss, cost or damage suffered by the User due to such disclosures.

The User shall be solely responsible for protecting their Mobile phone/device, virtual address and MPIN/UPI PIN set for availing this Facility under the Mobile Payment Application.

The User shall be solely responsible and liable to the Bank for any kind of unauthorized or unlawful use, misuse or leakage of any of the virtual address or MPIN/ UPI PIN/ Passwords (including One Time Passwords) issued by the Bank in respect of the Facility or any fraudulent or erroneous instruction given by the User and any financial charges or damages incurred as a result thereof shall be payable by the User only.

The User shall be solely responsible and liable for all loss, cost or damage, for breach of any of the terms and conditions contained herein; or any loss or damage caused by negligent actions or a failure on the User's part to advise the Bank within a reasonable time about any unauthorized access in their account(s) availed under this Facility.

By using the application and/or by providing information, the User consents to the collection and use of the information disclosed by the User on the application in accordance with this Privacy Policy.

Privacy Policy is subject to change as per requirement. It is advised to review the policy(ies) periodically for any changes.

Further Questions:

Please contact us regarding any questions pertaining to this Privacy Policy at customercare@dcbbank.com