

## Privacy Commitment

In the course of using this website or availing the products and services vide the online application forms and questionnaires, DCB may become privy to the personal information of its customers, including information that is of a confidential nature.

DCB is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the world wide web and it shall not be held liable for disclosure of the confidential information when in accordance with this Privacy Commitment or in terms of the agreements, if any, with the Customers.

DCB endeavours to safeguard and ensure the security of the information provided by the Customer. DCB uses 128-bit encryption, for the transmission of the information, which is currently the permitted level of encryption in India. When the information provided by the Customers is not transmitted through this encryption, the Customers' system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the Customers' information.

The Customer would be required to cooperate with DCB in order to ensure the security of the information, and it is recommended that the Customers necessarily choose 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 Customers should use combination of alphabets, numbers and special characters (like !, @, #, \$ etc.). The Customers should ensure not to disclose their password to anyone or keep any written or other record of the password such that a third party could access it.

DCB undertakes not to disclose the information provided by the Customers to any person, unless such action is necessary to:

- Conform to legal requirements or comply with legal process;
- Protect and defend DCB's rights, interests or property;
- Enforce the terms and conditions of the products or services including Internet Banking services; or
- Act to protect the interests of DCB or its members, constituents or of other persons.

The client shall not disclose to any other person, in any manner whatsoever, any information relating to DCB of a confidential nature obtained in the course of availing the services through the website. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle DCB to terminate the services, without prejudice to any damages, which the client is liable to pay DCB.

DCB will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the customers. DCB may use and share the information provided by the Customers with third parties for providing services and any service-related activities such as collecting subscription fees for such services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose the customer information to one or more agents and contractors of DCB and their sub-contractors.

The Customer authorises DCB to exchange, share, part with all information related to the details and transaction history of the Customers to its banks / financial institutions / credit bureaus / agencies / participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold DCB liable for use or disclosure of this information.