

DCB BANK MOBILE BANKING POLICY

This DCB Bank Mobile Banking Policy governs the terms and conditions of use of Mobile Banking offering offered to the customers by DCB Bank Limited ("DCB Bank").

DCB Bank Mobile Banking (DCB Mobile Banking) allows customer to bank anytime anywhere through the mobile phone. Customers can access their banking information and make transactions from their DCB Accounts at absolutely no cost.

In this document, all references to the customer being referred in masculine gender shall be deemed to include the feminine and other gender.

DEFINITIONS:

In this policy document, unless there is anything repugnant to the subject or context thereof, the expressions listed below shall have the following meanings viz.

"Account(s)" shall mean any one or more accounts held and/ or facilities provided to the customer by DCB Bank including but not limited to Savings Account, Current Account, Fixed Deposit/ Term Deposit or such other accounts and/ or facilities as may be determined by DCB Bank from time to time, for which the Facility is being offered or may be offered in future.

"Alert(s)" means the customized messages sent to the registered Mobile Phone Number as an SMS in response to the triggers set by the customer.

"Alert/ Push Facility" shall mean the service provided by DCB Bank wherein a customer can obtain specific information about the customer's account on the customer's Mobile Phone Number registered with DCB Bank.

"Customer" shall mean a customer of DCB Bank or any person who has applied for any product/ service of DCB Bank.

"DCB Bank Contact Number" refers to the contact number/s provided by DCB Bank to its customers for availing of request/ pull facility or such other facilities which may be availed through the DCB Bank Contact Number, as communicated by DCB Bank from time to time.

"Force Majeure events" shall mean and include, but not limited to, events of tempest, fire, flood, earthquake, accident, civil commotion, war, acts of God, irresistible force, and/or technical slow down or shut down and any other unforeseen events of interruptions in service or circumstances beyond the control of DCB Bank.

"Service" or "Facility" shall mean mobile banking facility (which provides the customers, services such as information relating to account(s), details about transactions and such other services as may be provided on the registered Mobile Phone Number by DCB Bank, from time to time.

"DCB Bank Customer Care" refers to DCB Bank - phone banking service and, or, email and, or, online chat, and, or online bot response service provided by DCB Bank to customers.

"Registered Mobile Number (RMN)" shall mean the mobile number registered/ provided by the customer in writing (either through a printed form provided by DCB Bank or otherwise), or through ATM, website, through DCB Bank Customer Care, for the purpose of availing the Facility.

"Website" refers to www.dccb.com or any other website as may be notified by DCB Bank.

"Personal Information" shall mean the information about the customer submitted to DCB Bank or obtained from the customer by DCB Bank in connection with the Facility.

"Request/ Pull Facility" shall mean facility through which customers will be able to make requests for specific information about their Account(s) by sending short text messages in the form of "specific key words" as provided by DCB Bank through SMS to DCB Bank Contact Number provided by DCB Bank for the purpose of availing the service or facility.

"SMS" shall mean Short Messaging Service, which is the transmission of short text messages to and from SMS enabled devices including but not limited to mobile phones.

"Mobile Banking App" shall mean the mobile banking application which can be installed by the customer on his/ her mobile phone handset to access information pertaining to his/her account(s).

“Cyber-attack/s” is/are defined as “deliberate actions to alter, disrupt, deceive, degrade, or destroy computer/ mobile systems or networks or the information and/or programs resident in or transiting these systems or networks.”

Other abbreviations used:

ATM – Automated Teller Machine
 FATCA – Foreign Account Tax Compliance Act
 FD – Fixed Deposit
 IMPS - Immediate Payment Service
 MPIN – Mobile Banking Personal Identification Number
 NEFT - National Electronic Funds Transfer
 NRI – Non Resident Indian
 OTP - One Time Password
 RBI - Reserve Bank of India
 RTGS - Real Time Gross Settlement
 SIM – Subscriber Identification Module

DCB MOBILE BANKING:

DCB Bank Mobile Banking App offers customers complete control over their accounts and lets them bank from the comfort of their home, office or even if they are on the move, 24 hours a day, 7 days a week (subject to the - Force Majeure events and/or DCB Bank’s system upgradation/s from time to time). This facility is free for all eligible DCB Bank account holders/ Customers. DCB Bank reserves absolute discretion to provide or temporary withdraw or temporary cessation such facility or services for reasonable period as deemed fit to the DCB Bank. It gives customers instant access to their Resident and NRI account.

With DCB Bank Mobile Banking App, customers can avail a wide range of banking services that literally puts the bank at their fingertips. DCB Bank reserves right to decide type of services and eligibility of each service offered through Mobile Banking. DCB Bank may change their Mobile Banking service offering at its sole discretion. User shall not use or permit use of Mobile Banking or any related service for any illegal or improper use.

DCB BANK MOBILE BANKING POLICY:

Disclaimer: Please note that the resources contained in this policy, the terms and conditions and descriptions that appear herein are subject to change without any notice.

APPLICABILITY OF THIS POLICY:

APPLICATION:

Customers can apply for DCB Bank Mobile Banking service by using any of the following options:

1. Customer can acknowledge the acceptance of this facility at the time of account opening with DCB Bank.
2. Customer can register on the Mobile Banking App. using the DCB Debit Card details or Internet Banking details for verification. This requirement may change from time to time as per the policy and compliance requirement of DCB Bank.
3. Place request at any DCB Bank branch by filling in the Customer Request Form.
4. Application for the Facility made by use of permissible modes as specified by DCB Bank from time to time on its website www.dcbbank.com or by any other modes which shall be accepted only after authentication of the Customer through any mode of verification as may be stipulated by DCB Bank from time to time as may be decided at the discretion of DCB Bank.

REGISTRATION AND LOGIN GUIDELINES:

1. Customer cannot use the last set MPIN to register or to reset the MPIN.
2. MPIN cannot be repetitive or sequential (example: 1234,1111)
3. MPIN will expire after 1 year of creation
4. If the customer exceeds the login attempts then mobile banking channel will be blocked for 24 hrs. He/ She can use forgot MPIN option available to reset the MPIN.

ELIGIBILITY:

The facility is available for customers having a satisfactory running account. The eligibility of customers to avail this facility will be as per the Bank policy. This eligibility is subject to change without any prior notification to customers. . For NRI customers, their access and transaction rights for mobile banking will be governed by RBI circular RBI/2016-17/17 DPSS.CO.PD.Mobile Banking.No./2/02.23.001/2016-2017 dated July 1, 2016, wherein only INR based domestic services are being extended to NRI customers for fund transfer. Use of mobile banking services for crossborder inward and outward transfer is strictly prohibited.

AVAILABILITY & DISCLOSURE:

DCB Bank has adopted the mode of authentication of the customer by means of verification of the Mobile Phone Number and/or through verification of MPIN allotted by DCB Bank to the customer or through any other mode of verification as may be stipulated at the discretion of the DCB Bank. The Customer agrees that while the Information Technology Act, 2000 ("said I.T Act") prescribes that a subscriber may authenticate an electronic record by affixing his digital signature which has been given legal recognition under the said I.T Act, DCB Bank is authenticating the customer by using Mobile Phone Number, MPIN or any other method decided at the discretion of DCB Bank which may not be recognized under the Act 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 DCB Bank.

DCB Bank shall endeavor to provide to the customer through the Facility, services that DCB Bank may decide from time to time. DCB Bank reserves absolute discretion and has right to decide which facilities and services may be offered to a customer on each Account and such offers may differ from customer to customer. DCB Bank may also vary the services offered through the Facility at its sole discretion.

The Facility is made available to the customer, at the sole discretion of DCB Bank and may be discontinued by DCB Bank at any time without any prior notice. Access to the Facility shall be restricted to the customer availing the Facility. Customer's instructions shall be effected only after authentication of the customer by means of verification of the Mobile Phone Number and/or through verification of MPIN allotted by DCB Bank to the customer or through any other mode of verification as may be stipulated at the discretion of the Bank.

DCB Bank shall endeavor to carry out the instructions of the customer promptly, provided that the Bank, shall not be held responsible for the delay in carrying out such instructions due to any reason whatsoever, including, but not limited to, failure of operational system or any force Majeure events or any requirement of law or as per DCB Bank's internal policies.

AUTHORITY TO DCB BANK:

In its endeavor to provide best of the class services and facilities to its customers, DCB Bank Mobile Banking incorporates many services from its third party vendors and partner tie-ups. The customer irrevocably and unconditionally authorizes DCB Bank to access all his Account(s) for effecting banking or other transactions performed by the customer through the DCB Bank Mobile Banking and to share the Account information with any third parties for the purpose of accepting/executing such requests of the users. The instructions of the user shall be effected only when such instruction is in accordance with the prescribed procedure.

DCB Bank shall have no obligation to verify the authenticity of any transaction / instruction received or purported to have been received from the customer through DCB Bank Mobile Banking or purporting to have been sent by the customer other than by means of verification of the Mobile Banking user ID and MPIN.

RECORDS:

All records of DCB Bank generated by the transactions arising out of use of the Facility, including the time of the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transactions. The authority to record the transaction details is hereby expressly granted by the customer to DCB Bank.

INSTRUCTIONS:

All instructions for availing the services under the Facility shall be provided through the mobile phone number in the manner indicated by DCB Bank. The customer is also responsible for the accuracy and authenticity of the instructions provided to the Bank and the same shall be considered to be sufficient for availing of the services under the Facility.

The alerts would be sent to the mobile phone number, duly registered with DCB Bank. Alerts will not be offered for two mobile phone numbers for the same account. The same mobile phone numbers cannot be registered for availing the Facility in relation to different account(s) under different customer ID. Keywords for availing various Mobile Banking services shall be provided from time to time. DCB Bank shall provide to its customer such keywords for availing Mobile Banking services through various modes such as by including the keywords on the application forms or it may be published/ hosted or may be updated on DCB Bank's website www.dcbbank.com from time to time or it will be available at DCB Bank branches.

Wherein if DCB Bank thinks that the instruction/s given by the customer is/are incorrect or inconsistent or contradictory to the provided information on records of DCB Bank / any previous instructions to DCB Bank. DCB Bank may seek clarification from the customer before acting on any customer instructions or act upon any such instruction as it may deem fit. DCB Bank shall have the right to suspend the services under the Facility, if the Bank has reason to believe or apprehension that the customer's instructions may lead to direct or indirect loss to the DCB Bank. In such an event, customer before continuing to operate the Facility, hereby agrees to indemnify DCB Bank against any direct or indirect loss, damage caused due to acting on customer's instructions.

ACCURACY OF INFORMATION:

The customer undertakes to provide accurate and complete information wherever required and shall be solely responsible for the correctness and completeness of information provided by him/her to DCB Bank at all times, including, but not limited to, for the purposes of availing of the Facility. The DCB Bank shall not be liable for consequences arising out of erroneous information submitted by the customer to DCB Bank. If the customer suspects that there is an error in the information received from DCB Bank's facility, then customer should inform DCB Bank at the earliest. The DCB Bank will endeavor to correct the error wherever it is possible at it's best effort. While DCB Bank will take all reasonable steps to ensure the accuracy of the information provided to the customer. DCB Bank shall not be liable for any deficiency of it's services in following events:

- a) Any inadvertent error caused under Force Majeure events, which results in the providing of inaccurate information
- b) Any incomplete information or incorrect information / ambiguous instruction provided by the customer resulting in inaccurate information / incomplete information.
- c) Any wrong or incorrect Keyword SMS send by the customer to the DCB Bank under Alert/ Push Facility or Request/ Pull Facility.

DATA MANAGEMENT:

- a) DCB Mobile Banking App will request for user's permission to read and capture specific data such as - non-personalized (Ten) 10 – digit message/s from the SMS Inbox of customer's mobile.
- b) DCB Mobile Banking App uses a third-party analytics platform to track and analyze the user journey. Only the information on web pages visited by customer is tracked and no other information relating to location, device or network information is shared with the third-party analytics platform.

DISCLAIMER OF LIABILITY:

DCB Bank shall not be responsible for any failure on the part of the customer to utilize the Facility due to any reason whatsoever but without the fault from DCB Bank, including but not limited to the customer not being within the geographical range within which the Facility is offered and which forms part of the roaming network of the mobile phone service provider, and/or due to problem arising from WiFi or any electronic, digital or terrestrial communication network or facility. If the customer has reason to believe that the Mobile Phone Number is / has been allotted to another person and / or there has been an unauthorized transaction in the Account and / or the mobile phone handset is lost, the customer shall immediately inform DCB Bank of the same. DCB Bank shall not be responsible for any transaction where the customer acts negligently by adopting unsecured practices of handling his/her mobile phone such as and not limited to leaving his/her mobile phone unattended or unlocked and/or interrupted internet facility of it's service provider or encounters cyber-attack/s as defined under this policy.

INDEMNITY:

In consideration of DCB Bank providing the Facility, the customer, at his/her own expense, agrees to indemnify, defend and hold harmless DCB Bank, its directors and employees, representatives, agents and/or the affiliates, as the case may be, against all losses, damages, expenses, actions, claims, demands and proceedings whatsoever, that DCB Bank may incur, sustain, suffer or be put to at any time as a consequence of acting on or omitting or refusing to act on any instructions given by the customer or otherwise for use of the Facility.

The customer agrees to indemnify, defend and hold harmless DCB Bank and/or its affiliates, against any loss incurred by the customer due to failure to provide the services offered under the Facility or any delay in providing the services due to any failure or discrepancy in the network of the mobile phone service provider.

The customer agrees to indemnify, defend and hold harmless DCB Bank from any losses occurring as a result of :

- a) The customer permitting any third parties to use the Facility; and/or
- b) the customer acts negligently by adopting unsecured practices of handling his/her mobile phone such as and not limited to leaving his/her mobile phone unattended or unlocked or loss of mobile phone and/or interrupted internet facility of it's service provider preventing the customer availing the facility or encounters cyber-attack/s as defined under this policy
- c) The Customer breaches the privacy of the personalized information in the form of SMS or by any other means received from the DCB Bank under this facility and/or shares his/her PIN/any other password that may be issued by DCB Bank for the use of the Facility.

FEES:

Currently this Facility is free for all eligible DCB Bank account holders. However, DCB Bank shall have the discretion to charge such fees as it may deem fit from time to time and may at its sole discretion, revise the fees for use of any or all of the Facility, by notifying the Customer of such revision.

The customer may, at any time discontinue or unsubscribe to the said Facility. The customer shall be deemed to be liable for payment of such airtime, usage of data or other charges which may be levied by any mobile phone service provider in connection with availing of this Facility and DCB Bank is in no way concerned with the same.

The customer authorizes the DCB Bank to recover / collect the applicable charges from his/her account held with DCB Bank for availing this facility. The charges payable by the customer is exclusive of the amount payable to any communication network service provider and would be debited from the account of the customer on periodical basis (monthly/quarterly basis) at the sole discretion of DCB Bank.

DCB Bank reserves the right to charge the customer a fee for the use of services provided under the Facility and change the fee structure at its discretion. Display of such charges on website of DCB Bank (www.dccb.com) would serve as sufficient notice and the same is binding on the customer.

MODIFICATION:

DCB Bank shall have the absolute discretion to amend or supplement any of the features and benefits in relation to the Facility.

DCB Bank shall communicate the amended Policy by hosting the same on it's website (www.dccb.com) or in any other manner as decided by DCB Bank. The customer shall be responsible for regularly reviewing this policy, including amendments thereto as may be posted on DCB Bank's website (www.dccb.com) and shall be deemed to have accepted the amended terms and conditions by continuing to use the Facility.

TERMINATION:

The customer may request for termination of the Facility at any time by giving a written notice of at least 15 days to DCB Bank or through any other mode as specified by DCB Bank through its website (www.dccb.com) or through any other channel. The customer will continue to be responsible for any transactions that may have been effected through the Mobile Phone Number in relation to the Facility prior to such termination of the Facility.

DCB Bank may, at its discretion, withdraw temporarily or terminate the Facility, either wholly or in part, at any time without giving prior notice to the customer. DCB Bank may, without prior notice, suspend the Facility at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Facility.

DCB Bank shall endeavor to give a reasonable notice for withdrawal or termination of the Facility. The closure of all account(s) of the customer will automatically terminate the Facility.

DCB Bank may suspend or terminate Facility without prior notice if the customer has breached these terms and conditions of DCB Bank's Mobile Banking or if it comes to the knowledge of the DCB Bank that the customer got deceased or became bankrupt or customer lacks the legal capacity i.e. is minor or unsound mind or any other inability of the customer to avail such facility or by any other reason.

DCB Bank may de-activate the facility if the facility has not been accessed for the period of six months or more.

GOVERNING LAW:

This policy shall be governed and construed in accordance with the laws of India and any dispute or differences arising out of or in connection with the Facility shall be subject to the exclusive jurisdiction of the Courts at Mumbai.

DCB Bank accepts no liability whatsoever, direct or indirect for non-compliance with the laws of any country other than that of India. The mere fact that the Facility can be accessed by a customer in a country other than India does not imply that the laws of the said country govern this policy and/or the operations in the account(s) of the customer and / or the use of the Facility.

ALERTS:

The customer is responsible for intimating to DCB Bank any change in the mobile phone number or email address or account details and DCB Bank will not be liable for sending alerts or other information over the mobile phone number/email address not recorded with the Bank.

The customer acknowledges that to receive alerts, the mobile phone number must be active, accessible and is not transferred to any third person who is not account holder of DCB Bank. . The customer acknowledges that DCB Bank shall not be liable for any deficiency of service if the customer's registered mobile phone number remains inaccessible for a continuous period i.e. (such period of inaccessibility dependent upon the respective mobile network service providers of the customer for any reason) from the time of an alert SMS which is sent by DCB Bank on the customer's registered mobile number and which is not received by / delivered to the customer on his registered mobile number.,

The customer acknowledges that the provision of the Facility is dependent on the infrastructure, connectivity and services to be provided by third party service providers engaged by DCB Bank or otherwise. The customer accepts that timelines, accuracy and readability of alerts sent by DCB Bank will depend on factors affecting other third party service providers engaged by DCB Bank or otherwise. DCB Bank shall not be liable for non-delivery or delayed delivery of alerts, error, loss or distortion in transmission of alerts to the customer.

SERVICES OFFERED UNDER THE FACILITY:

To avail of the various services offered, the mobile phone should be compatible with the mobile banking channel/s

- Android/iOS supported mobile to download the software application and use this channel.

A mobile banking PIN (MPIN) has to be used for this service.

Also DCB Bank provides alerts facility and requests facility to the customer for account(s). Format of sending keyword for accessing the alert facility and request facility shall be, as explained on DCB Bank's website ('www.dcbbank.com ') or any other modes and as modified from time to time. DCB Bank may specify from time to time the limit for generating alert(s) for the Facility. Also, DCB Bank shall specify addition of new alert facility or request facility on its website 'www.dcbbank.com'.

RUPEE DROP AND FUNDS TRANSFER FACILITY:

Customer/Payer shall use Rupee Drop feature to verify the Payee by sending Indian Rupee (INR) 1(One) to the added Payee. Indian Rupee INR 1(One) will be debited from Customer account and transferred to the Payee account. The Customer/Payer accepts that he/she will be responsible for keying in the correct details, which are required to make fund transfers through the above mentioned facility. Notwithstanding anything stated anywhere, under no circumstances, DCB Bank shall be held liable or responsible for any erroneous transactions arising out of or relating to the Customer / Payer keying in erroneous details required to make fund transfers through the abovementioned facility. If the abovementioned facility is made available to the Customer/ Payer, it may be used for transfer of funds from account(s) to other accounts belonging to third parties maintained at DCB Bank and/ or at any other bank which falls under the network of RBI's Electronic Fund Transfer (EFT) or National Electronic Fund Transfer system (NEFT) or Real Time Gross Settlement (RTGS) or Immediate Payment Service (IMPS) or any other network approved by RBI. In such an event, the terms applicable to such facilities, in addition to those applicable to the Facility, shall be applicable. The liability of DCB Bank shall only commence subsequent to the debit in the customer's/ payer's account.

DCB BANK MOBILE BANKING THROUGH ANDROID/iOS CHANNELS:

Android/iOS channel for mobile banking: The Android/iOS application has to be downloaded to the mobile. The downloaded applications are stored in a particular folder of the handset, specific to each device. Typically it should reside either in the applications or games folder of the phone. Customer can login to DCB Bank Mobile Banking App using his user ID and MPIN and access all the features mentioned above. DCB Bank may change or update the DCB Bank Mobile Banking app and its features at any time without any prior intimation. You may be required to download and reinstall a new version of the DCB Bank Mobile Banking app if changes and updates are made.

LIMIT of TRANSACTIONS:

1. By availing DCB Bank Mobile Banking facility, terms & conditions for limits are by default accepted by the User. From time to time, DCB Bank may impose maximum and minimum limits on various kinds of fund transfer or any other existing or new services through DCB Bank Mobile Banking. The said facility will be provided in accordance with the arrangements DCB would have with other banks / agencies / companies or any other entity & as per the terms and conditions specified by DCB from time to time.
2. Current Transaction Limits for DCB Bank Mobile Banking app is subject to change without any prior notice. Customer can self modify this default limit upto maximum per day transaction limit defined by Bank.

RESPONSIBILITIES AND OBLIGATIONS OF CUSTOMERS:

The customer will be solely responsible for all transactions, including fraudulent/erroneous transactions made through the use of his/ her mobile phone, SIM card and MPIN, regardless of whether such transactions are in fact entered into or authorized by him/ her. The customer will be responsible for the loss/damage suffered. The customer shall take all steps possible to ensure that his/her mobile phone is not shared with anyone and shall report any misuse/ loss of the mobile phone or SIM card immediately.

The customer will use the services offered under Facility using the MPIN/Password in accordance with the procedure as laid down by DCB Bank from time to time.

The customer shall not leave the phone unlocked and unattended that has the SIM card of the registered mobile number with the Bank and /or has the mobile banking application installed in the phone.

The customer shall keep the user ID and MPIN confidential and will not disclose these to any other person or will not record them in a way that would compromise the security of the services. It will be the responsibility of the customer to notify DCB Bank immediately if he/ she suspect the misuse/unauthorized access of the MPIN. The customer will also immediately initiate the necessary steps to change MPIN. If the mobile phone or SIM is lost, the customer must immediately notify the mobile network service provider to block the SIM. After that, he shall provide the user ID, mobile phone number to DCB Customer Care to suspend DCB Bank Mobile Banking Service.

The customer accepts that any valid transaction originating from the user ID and / or registered mobile phone number shall be assumed to have been initiated by the Customer.

The customer shall ensure that the mobile is secured with required security features.

The customer shall keep himself/herself updated with regard to any information/ modification relating to the services offered under the Facility which would be publicized on the websites and at the branches and would be responsible for the same.

The customer shall be liable for all loss on breach of the policy, terms and conditions contained herein or contributed or caused the loss by negligent actions or a failure to inform DCB Bank within a reasonable time about any unauthorized access in the account.

SIGNATURE REQUIREMENTS:

When any transfer or other instruction is initiated through the Facility, the customer agrees and authorizes the DCB Bank to execute the instruction without requiring customer's signature on the instruction.

MISCELLANEOUS:

DCB Bank reserves the right to revise the policies, features and benefits offered through the Facility from time to time and may notify the Customer of any such revisions/changes in any manner as deemed appropriate. The customer will be bound by such revisions/changes unless the customer terminates the Facility.

The customer shall comply with all such terms and conditions as DCB Bank may prescribe from time to time for Facilities/services availed of by the customer. All such transactions effected by or through Facilities for conducting remote transactions including the internet, world wide web, electronic data interchange, Bank's Customer Care, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of DCB Bank, for and in respect of such facilities/ services offered, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the policy prescribed by DCB Bank for such facilities/ services, as may be prescribed from time to time.

Maps and location data for branches/ATMs provided in the mobile banking app are provided for basic navigational purposes only. They should only be used as a guide and should not be relied upon in situations where precise location information is needed.

RISK MANAGEMENT, PRIVACY AND SECURITY BY DCB BANK:

In the course of using DCB Mobile Banking application or availing the products and services vide the online application forms, DCB Bank may become privy to the personal information of its customers, including information that is confidential in nature.

DCB Bank 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 mobile banking application and it shall not be held liable for disclosure of the confidential information when in accordance with the Privacy Commitment or in terms of the agreement, if any, with the customer.

DCB Bank endeavors to safeguard and ensure the security of information provided by the customer. DCB Bank employs a range of security features for its mobile banking service. These measures extend from data encryption to firewalls. DCB Bank uses 128-bit Secure Socket Layer (SSL) encryption technology, to ensure that the information exchanged between the customer's mobile and the mobile banking servers over the Internet is secure and cannot be accessed by any third party. 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.

How Customers Can Protect Their Privacy:

1. The customer would be required to cooperate with DCB Bank in order to ensure the security of the information, and it is recommended that the customers necessarily choose their 4 digit numeric MPINs carefully such that no unauthorized access is made by a third party.
2. The customers should ensure not to disclose their MPIN to anyone or keep any written or other record of the MPIN such that a third party could access it.
3. Do not share your account information, MPIN or similar sensitive data with others.
4. Never provide confidential information to unknown callers. It is to be noted that DCB Bank never asks customers about their user ID, MPIN and Password through any call or message or email or any other means.
5. When conducting business over the mobile browser, always use a secure browser and exit online applications as soon as you finish using them.
6. Protect your account records.
7. Avoid writing down MPINs/passwords.
8. Avoid the use of birthdays, anniversaries or similar details which can be easily guessed as MPINs.
9. Make sure that your mobile is protected with anti-virus and you have latest anti-virus software.
10. Properly dispose of old mobiles that are not needed by hard reset and erasing all data.
11. All users should logout after every login session; however, online sessions will automatically be terminated after 5 minutes of inactivity. This to protect you in case you accidentally leave your mobile banking session unattended after you login.
12. Enable a device lock password on the mobile to prevent unauthorized access to personal and confidential information in contacts, messages and other media files.
13. Avoid clicking on links which are sent via e-mails. Type URL (Universal Resource Locator) of all such links directly on the mobile browser. Avoid sending or furnishing personal and financial information on email. Also prior to providing any information (financial or personal) on a website, verify the bonafides of the website, its address and of the owners / operators of such websites. Make sure that the URL that appears in the "address" or "location" box on your browser window is the one you wish to access.

14. If you are a victim of fraud or identity theft, please contact the DCB Bank 24-Hour Customer Care or branch immediately so that DCB Bank may place the necessary restrictions on your account(s) to put holds on your accounts.
15. Neither the Bank nor its service providers will contact you via telephone or email or any other means requesting personal information, your customer ID or your MPIN. If you are contacted by anyone requesting this information, please do not share it and contact us immediately.

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

- Conform to legal requirements or comply with legal process;
- Protect and defend DCB Bank's rights, interests or property;
- Enforce the terms and conditions of the products or services including Mobile Banking services or act to protect the interests of DCB Bank or its members, constituents or of others

The customer shall not disclose to any other person, in any manner whatsoever, any information relating to DCB Bank 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 Bank to terminate the services without prejudice to any damages, which the customer is liable to pay DCB Bank.

DCB Bank will limit the collection and use of customer information only on a need-to-know basis, to deliver better service to the customer. DCB Bank may use and share the information provided by the customer with third party for providing services and any service related activities such as collecting subscription fees for such services and notifying and contacting 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 Bank and their sub-contractors.

The customer authorizes DCB Bank to exchange, share, part with all information related to the details and transaction history of the customer with banks/ financial institutions/ credit bureaus/ agencies/ participating 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 Bank liable for use or disclosure of this information.

CUSTOMER COMMUNICATION AND GRIEVANCE REDRESSAL

Customers can communicate with DCB Bank Customer Care for Mobile Banking related matters through below mentioned channels:

Email: customercare@dcbbank.com

Email for NRI customers: nri@dcbbank.com

Misuse complaints involving Mobile Banking will be governed by the Customer Protection Policy for Electronic Banking Transactions Policy of DCB Bank.