## Privacy Policy for JKB Mobile Banking Application

### Introduction

This Privacy Policy is applicable to all Users of JKB Mobile Banking Service. Please read this Privacy Policy carefully. By using this service, you represent that you have read and understood the terms and conditions of usage, which includes this Privacy Policy, and You agree to be bound by all its terms.

### Policy Change

Our privacy policy is subject to change at any time without prior notice. You are advised to review the policies periodically for any changes. If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.

By using the JKB Mobile Banking app (the "App') and/ or by providing your information, you consent to the collection and use of the information you disclose on the app in accordance with this Privacy Policy, including but not limited to your consent for sharing your information as per this privacy policy.

By downloading this app you agree to the terms and conditions of this Privacy Policy given by the application. We will not be able to on board you in case you are not in agreement with the terms and condition. By mere use of JKB Mobile app you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is incorporated into and subject to the Terms of Use.

### Use and sharing of Information:

When you use our JKB Mobile application, we will collect information about the device in which the App is installed on (e.g. Device identification numbers (ie IMEI), Android versions, device model) and your account with us and associated transaction and store your personal information provided by you from time to time. We do so to ensure that you are provided a safe, efficient, smooth and seamless experience. This also allows us to understand your needs and provide for services and features that best suit them. We strive to provide for customizations on our application to ensure that your experience is always safer and easier.

This requires collection of personal information to the extent necessary for achieving this purpose and objective. You may please note that it is mandatory to register yourself in order to use the app. And once you give us your personal information, you are not anonymous to us. We may automatically track certain information about you based upon your behaviour on our app to the extent we deem fit.

We retain this information as necessary to resolve disputes in terms of transactions and otherwise, where needed, provide customer support and troubleshoot problems as permitted by law. We collect personally identifiable information (Name, phone number, account number etc.) from you when you register with us to create your unique identification in terms of a Mobile banking transactions pin and/or Application Password and /or any other unique registration identification that is/shall be made available to our customers.

We use personal information to provide the services you request. We use your personal information to resolve disputes; troubleshoot problems; Send money etc. We use the information thus obtained to customize your experience; detect and protect us against error, fraud and other criminal activity; enforce our terms and conditions which are an integral part of the use of this application; and as otherwise described to you at the time of such collection.

We may disclose personal information if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal processes. We may disclose personal information to law enforcement offices upon such requests, third party rights owners or others in the

good faith belief that such disclosure is reasonably necessary to: enforce our Terms or Privacy Policy; respond to claims that an advertisement, posting or other content violates the rights of a third party; or protect the rights, property or personal safety of our users or the general public.

We will share some or all of your personal information with another business entity should we (or our assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. Should such a transaction occur that other business entity (or the new combined entity) will be required to follow this privacy policy with respect to your personal information.

**Information Security**

Our app has stringent security measures in place to protect the loss, misuse, and alteration of the information under our control and follows the best practices in the industry in this regard. Whenever you change or access your account information, it is through secure channels. Once your information is in our possession we adhere to strict security guidelines, protecting it against unauthorized access.

By Accepting Privacy policy you are agreeing to provide the below permissions required by the application:

- **ANDROID APPLICATION PRIVACY POLICY PERMISSIONS REQUIRED AND THEIR PURPOSE**

1. android.permission.ACCESS_FINE_LOCATION - To get a precise location using both GPS_PROVIDER and NETWORK_PROVIDER.

2. android.permission.ACCESS_COARSE_LOCATION - The Coarse location provides less accurate locations when in a battery save mode.

3. android.permission.ACCESS_WIFI_STATE - To access information about Wi-Fi networks.

4. android.permission.ACCESS_NETWORK_STATE - To access internet connection via Direct Internet

5. android.permission.INTERNET - for accessing internet,SSL certificate verification.

6. android.permission.READ_EXTERNAL_STORAGE - To read the saved Profile image files from device gallery.

7. android.permission.SEND_SMS ,Telephony - To verify user's mobile number.

8. android.permission.WRITE_EXTERNAL_STORAGE - Application requires this permission since application allowing to set the customer profile picture in the application. In this scenario, user can select the picture from the device SD card and social sharing, PDF download, Camera access for external storage.

9. android.permission.CAMERA - to take picture for customer profile image purpose

10. android.permission.READ_PHONE_STATE - to access sim serial number of user to provide an option to user to send an SMS from available SMS providers.

11. android.permission. READ_CONTACTS, WRITE_CONTACTS, GET_ACCOUNTS -Getting contact details to use Mobile to Mobile beneficiary registration

12. android.permission. USE_FINGERPRINT-to provide Bio metric login authentication

13. android.permission. RECEIVE_BOOT_COMPLETED, ACCESS_COARSE_LOCATION, ACCESS_FINE_LOCATION-to get location details and dependency

14. android.permission. VIBRATE,GPS, ACCESS_NETWORK_STATE- To get internet information

15. android.permission. READ_PHONE_STATE-To get SIM details for verification

16. android.permission. BLUETOOTH-To Diagnostic plugin dependency (IOS)

17. android.permission. CALL_PHONE- Making phone call

18. android.permission. VOICE_RECORD-To provide voice assistance service.

19. android.permission.READ_SMS-To read the OTP automatically regulatory guideline.