



Nainital Bank
amulya rishte ka atoot bandhan

Privacy Statement

This Agreement between you and The Nainital Bank Ltd governs your use of our Online Banking Service (the "service"). That permits our members to perform a number of banking functions on accounts linked to the Service through the use of a personal computer and the Internet.

Definitions

- Agreement - Means the terms and conditions of the Online Banking and Bill Payment Services.
- Authorized User - Is any individual, other means to access your Eligible Account(s).
- You or Your - Refers to the owner of the Eligible Account and person(s) subscribing to or using the Service.
- We, Us, or Our - Refers to The Nainital Bank Ltd.
- Electronic Funds Transfer (EFT) - Refers to any transfer of funds initiated through the Service, such as a bill payment or account transfer.
- Service Hours - You can use the service seven days a week, 24 hours a day, although some or all features may not be available occasionally due to emergencies or scheduled system maintenance. In addition, access to the Service may be slower at times due to high Internet Traffic or other factors beyond our control. We are not responsible for any delays or difficulties you may have in accessing the service or certain features.
- Service Provider - includes any agent, licensor, independent contractor or subcontractor this financial institution may involve in the provision of Online Banking or Bill Pay Services.

Account Balances

Balances shown in your accounts may include deposits subject to verification by us. The balance may also differ from your records due to deposits in progress, checks outstanding, or other withdrawals, payments or charges. A scheduled transfer request may not result in immediate availability because of the time required to process the request.

The service will display the most current balances on the Accounts page. There may be situations that cause a delay in an update of your balances, due to the un-posted "pending" transactions. The service will use the most current balance available at the time of a transaction to base our approval for account transfers.

Bill Payment and Transfer Limitations

You may use the service to check the balance of your Eligible Account(s) and to transfer funds among your Eligible Accounts at this financial institution.

Who is covered by this Policy

All visitors ("visitors") who visit the site and provide information to Nainital Bank online are covered under this Policy.

Information covered by this Policy

This Policy seeks to cover private information of the Visitors provided to Nainital Bank online as also any information collected by the bank server from the visitor's browser.

The Features of the Policy :

- All Information collected shall only be used to provide the Visitor with the best possible services.
- The Information shall not be shared with any external organization unless the same is necessary to enable Nainital Bank to provide you services or to enable the compilation of a transaction, credit reporting, or the same is necessary or required pursuant to applicable banking norms or pursuant to the terms and conditions applicable to such Information as agreed to with Nainital Bank. Needless to add, confidentiality norms as applicable to banks shall be adhered to. Nainital Bank may also share Information to provide you with superior services and a range of offers.
- Nainital Bank will use the Information to improve the visitor experience on the site and make subsequent offers to the visitor on products which may be of interest to him / her.
- The Nainital Bank website uses cookies. Cookies are small data files that a website stores on your computer. We use persistent cookies which are permanently placed on your computer to store non-personal (Browser, ISP, OS, Clickstream information etc) and profiling information (age, gender, income etc). While cookies have unique identification nos, personal information (name, a/c no, contact nos etc) SHALL NOT be stored on the cookies. We will use the information stored in the cookies to improve visitor experience through throwing up relevant content where possible. We will also use the cookies to store visitor preferences to ease visitor navigation on the site.
- Nainital Bank also may disclose information about you as permitted or required by law
- At Nainital Bank, we value your relationship and will at all times strive to ensure your privacy