

# The Karad Urban Co-Operative Bank Ltd., Karad

## Cookies Policy

### 1. Introduction and Purpose

This Cookies Policy ("Policy") outlines how The Karad Urban Co-operative Bank Ltd; Karad ("the Bank," "we," "us," or "our") uses cookies and similar technologies on its website and digital platforms. This Policy aims to inform our users about the nature of cookies, their purpose, and how they can manage their preferences. Bank is committed to protecting the privacy and personal data of its users in accordance with applicable Indian laws and regulations, including the Information Technology Act, 2000 (IT Act) and the Digital Personal Data Protection Act, 2023 (DPDPA), as well as global best practices such as the General Data Protection Regulation (GDPR).

By continuing to browse or use our digital platforms, you acknowledge that you have read, understood, and agreed to the terms of this Cookies Policy. If you do not agree with the terms herein, please adjust your browser settings or refrain from using our platforms.

### 2. What are Cookies?

Cookies are small text files that are placed on your computer or mobile device by websites that you visit. They are widely used to make websites work, or work more efficiently, as well as to provide information to the owners of the site. Cookies enable a website to remember your actions and preferences (such as login, language, font size, and other display preferences) over a period of time, so you don't have to keep re-entering them whenever you come back to the site or browse from one page to another.

Cookies can be categorized based on their duration and origin:

#### 2.1. Session Cookies

Session cookies are temporary cookies that remain on your device until you close your web browser. They are typically used to facilitate navigation and ensure the proper functioning of the website during a single browsing session. Once the browser is closed, these cookies are automatically deleted.

#### 2.2. Persistent Cookies

Persistent cookies remain on your device for a longer period, even after you close your browser. Their duration is determined by their expiry date or until you manually delete them. These cookies are used to remember your preferences and actions across multiple visits to a website, such as remembering your login details or language preferences.

### 2.3. First-Party Cookies

First-party cookies are set by the website you are visiting (i.e., by Bank). They are generally used to enhance your browsing experience and enable core functionalities of the website, such as maintaining your session or remembering your site preferences.

### 2.4. Third-Party Cookies

Third-party cookies are set by a domain other than the one you are visiting. These cookies are often used for advertising, analytics, or social media integration. For example, if a website embeds content from a third-party service (like a YouTube video or a social media feed), that service may set its own cookies on your device. Bank may use third-party cookies for purposes such as website analytics, marketing, and improving user experience. We do not control the setting of these cookies and encourage you to review the privacy and cookie policies of these third-party providers.

## 3. How Bank Uses Cookies

Bank uses cookies for various purposes to enhance your experience on our digital platforms, ensure security, and provide relevant services. Our use of cookies falls into the following categories:

### 3.1. Strictly Necessary Cookies

These cookies are essential for the operation of our website and digital platforms. They enable core functionalities such as secure login, transaction processing, and access to secure areas of the site. Without these cookies, certain services you have requested cannot be provided. These are typically session-based cookies and do not collect any personally identifiable information.

### 3.2. Performance and Analytics Cookies

These cookies collect anonymous information about how visitors use our website, such as which pages are visited most often, the time spent on the site, and if users encounter any error messages. This data helps us understand and analyze user behavior, improve the performance and design of our website, and identify areas for enhancement. The information collected is aggregated and does not directly identify individual users. Our use of analytics cookies is in line with the principle of data minimization under GDPR and aims to improve service delivery while respecting user privacy.

### 3.3. Functionality Cookies

Functionality cookies allow our website to remember choices you make (such as your username, language, or the region you are in) and provide enhanced, more personalized features. For instance, they can remember changes you have made to text size, fonts, and other customizable parts of web pages. These cookies can also be used to remember services you have viewed or interacted with. The information these cookies collect may be anonymized, and they cannot track your browsing activity on other websites.

### 3.4. Marketing and Advertising Cookies

These cookies are used to deliver advertisements more relevant to you and your interests. They are also used to limit the number of times you see an advertisement and help measure the effectiveness of advertising campaigns. These cookies are usually placed by advertising networks with our permission. They remember that you have visited a website, and this information is shared with other organizations, such as advertisers. This practice is aligned with the principles of transparency and purpose limitation under GDPR, ensuring that advertising is targeted and relevant while respecting user preferences.

## 4. Your Choices Regarding Cookies

Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. You have the ability to accept or decline cookies. However, please be aware that disabling cookies may impact on the functionality and your experience of our website and digital platforms. It may prevent you from taking full advantage of the website, and some features may not function as intended.

To manage your cookie preferences, you can typically find settings in your browser under “Options,” “Tools,” or “Preferences.” These settings allow you to:

- **Refuse all cookies:** Your browser will not accept any cookies.
- **Allow only first-party cookies:** Your browser will only accept cookies from the website you are visiting.
- **Block third-party cookies:** Your browser will not accept cookies from third-party domains.
- **Receive a notification when a cookie is set:** Your browser will prompt you before accepting a cookie.
- **Delete existing cookies:** You can clear all stored cookies from your browser history.

For more detailed instructions on how to manage cookies in specific browsers, please refer to your browser’s help documentation or online resources. For example, you can find information on managing cookies for popular browsers like Google Chrome, Mozilla Firefox, Microsoft Edge, and Apple Safari.

## 5. Consent

By continuing to use our website and digital platforms, you consent to the placement of cookies on your device as described in this Cookies Policy. Where required by law, we will obtain your explicit consent for the use of non-essential cookies through a cookie banner or similar mechanism. You have the right to withdraw your consent at any time by adjusting your browser settings as described in Section 4.

## 6. Changes to this Policy

Bank reserves the right to update or modify this Cookies Policy at any time to reflect changes in our practices, technology, legal requirements, or other factors. Any changes will

be effective immediately upon posting the revised Policy on our website. We encourage you to review this Policy periodically to stay informed about how we use cookies. Your continued use of our digital platforms after any modifications to this Policy will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Policy.

## **7. Governing Law**

This Cookies Policy shall be governed by and construed in accordance with the laws of India. Any disputes arising under or in connection with this Policy shall be subject to the exclusive jurisdiction of the courts in Karad.