

External Hyperlink Policy

1. Introduction and Purpose

This External Hyperlink Policy (“Policy”) outlines the principles and guidelines governing the creation, management, and use of external hyperlinks on the website and digital platforms of The Karad Urban Co-operative Bank Ltd; Karad (“the Bank,” “we,” “us,” or “our”). The purpose of this Policy is to ensure that all external links provided by Bank are managed responsibly, transparently, and in a manner that protects our users and maintains the integrity and security of our digital presence. This Policy is developed in compliance with applicable Indian legal and regulatory frameworks, including the Information Technology Act, 2000 (IT Act) , relevant provisions of the Indian Penal Code (IPC) , and guidelines issued by the Reserve Bank of India (RBI) and Indian Computer Emergency Response Team (CERT-IN) . It also incorporates global best practices to mitigate risks associated with linking to third- party content.

By providing external hyperlinks, Bank aims to offer additional resources and information that may be of interest or utility to our users. However, it is crucial to understand that these links lead to websites and digital platforms that are not owned, controlled, or operated by Bank. Therefore, this Policy clarifies the Bank’s position regarding such external content and the responsibilities of users when navigating to third-party sites.

2. Definition of External Hyperlink

An “External Hyperlink” refers to any clickable element (text, image, button, etc.) on Bank’s website or digital platforms that, when activated, directs the user to a different website or digital platform not owned, operated, or controlled by Bank. This includes links to partner websites, regulatory bodies, news articles, educational resources, or any other third-party content.

3. Policy on Providing External Hyperlinks

Bank may provide external hyperlinks on its digital platforms under the following conditions and considerations:

3.1. Informational and Convenience Purposes

External hyperlinks are provided solely for the convenience of our users and for informational purposes. They are intended to offer supplementary resources that may enhance the user’s understanding or provide access to related services. The presence of an external link does not constitute an endorsement, recommendation, or guarantee by Bank of the linked website, its content, products, services, or its operators.

3.2. No Endorsement or Responsibility

Bank explicitly states that it does not endorse, approve, certify, or control these external sites or their content. We are not responsible for the accuracy, completeness, legality, or content of the external site or for that of subsequent links from that site. Users acknowledge and agree that Bank shall not be held liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such content, goods, or services available on or through any such external sites or resources.

3.3. User Discretion and Risk

Users who click on external hyperlinks do so at their own discretion and risk. Bank strongly advises users to exercise caution and judgment when navigating to external websites. It is the user's responsibility to review the terms of use, privacy policies, and security practices of any third-party website before engaging with its content or providing any personal information.

3.4. Security and Malicious Content

While Bank takes reasonable precautions to ensure the security of its own platforms, we cannot guarantee that external websites are free from viruses, malware, or other malicious components. Users are encouraged to use up-to-date antivirus software and maintain robust cybersecurity practices when accessing external links. Bank shall not be liable for any damage to your computer equipment or other property on account of your access to, use of, or browsing in any external site or your downloading of any materials, data, text, images, video, or audio from any external site.

3.5. Changes to External Sites

External websites are subject to change without notice. Bank has no control over the content or availability of linked sites and cannot guarantee that a link will continue to work or that the linked content will remain unchanged. We do not routinely review or update external site content.

4. Guidelines for Linking to Bank's Website

Any third party wishing to create a hyperlink to Bank's website or digital platforms must adhere to the following guidelines:

4.1. Prior Written Permission

Prior written permission from Bank is generally required before creating any hyperlink to our website.

4.2. Prohibited Practices

- **Framing:** You may not frame our website or digital platforms or create a browser or border environment around our content.

- **Misrepresentation:** You may not imply that Bank is endorsing or sponsoring your organization, products, or services.
- **False Association:** You may not create a false impression or otherwise mislead users regarding your relationship with Bank.
- **Derogatory Content:** You may not link to Bank from any website that contains content that is unlawful, harmful, threatening, abusive, harassing, defamatory, vulgar, obscene, libelous, invasive of another's privacy, hateful, or racially, ethnically, or otherwise objectionable.
- **Intellectual Property Infringement:** You may not link to Bank from any website that infringes any patent, trademark, trade secret, copyright, or other proprietary rights of any party.

4.3. Link Appearance

Links to Bank's website should be text-only and clearly indicate that they are linking to "Bank" or "Bank's official website." The use of Bank's logo or other trademarks for linking purposes requires explicit written permission.

4.4. Right to Revoke Permission

Bank reserves the right to revoke permission to link to its website at any time, in its sole discretion, without prior notice. Upon revocation, you agree to immediately remove all links to Bank's website.

5. Amendments to this Policy

Bank reserves the right to amend, modify, or update this External Hyperlink Policy at any time without prior notice. Any changes will be effective immediately upon posting the revised Policy on our website. It is your responsibility to review this Policy periodically for any updates. Your continued use of our 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.

6. Governing Law

This External Hyperlink 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.