

# **Manaslu Bikas Bank Mobile Banking Privacy Policy**

This Privacy Policy ("Policy") applies to all Manaslu Bikas Bank customers who have subscribed for Mobile Banking services. The term Manaslu Bikas Bank or "we", "us", or "our" that may appear in the mobile banking application distributed, controlled and owned by us refers to Manaslu Bikas Bank. This Policy describes how our mobile banking application may collect, use and share information from or about you.

## **Agreement to Policy**

By viewing and using the Manaslu Bikas Bank mobile banking application, you consent to this Policy which includes your consent to disclose and use information about you in the manner detailed in this Policy. Other privacy policies may also apply in addition to the terms of this Mobile Privacy Policy, including but not limited to our Privacy Policy.

## **Gathering, Using and Sharing: Information that we collect**

Information that we may collect about you through mobile banking includes information that you voluntarily disclose at the time of subscription such as your name, primary a/c number, alias a/c, mobile number and other contact information; transaction information, information resulting from your mobile activity in terms of your usage of the subscribed mobile banking service. We do not gather additional information associated with your mobile device through cookies and other technologies. We also do not share any of this information with any other company unless required to do so by law or while handling any disputes that may arise.

## **Working with Other Companies**

The Mobile Banking Service technology (including the mobile apps) provided by us has been developed by a third party IT company. However, the entire technology is owned by Manaslu Bikas Bank and all data pertaining to the system is securely hosted by Manaslu Bikas Bank. The third party company has no access to this data unless authorized by us. At times we may be required to allow the third party company to gain limited access to the information you provide in order to seek technical support or in cases of dispute handling. Such cases always and only occur with our authorization, supervision and presence.

## **Security Measures**

We apply several security measures to protect your information. SMS generated by our Mobile Banking Apps use encryption standards to help ensure that information passes to Manaslu Bikas Bank without being intercepted by third parties. Reply messages sent by the Mobile Banking use masking features to hide the first few characters in your a/c numbers. To help prevent misuse of services and authorize access to your banking information, you are always required to type in your MPIN provided by the bank. As always, we strongly encourage you to assist us in that effort by not sharing your MPIN with anyone.

**Questions and Concerns**

If you have any questions about this Policy or our mobile banking services, please contact us at 064-421540 or write to us at [info@manaslubank.com.np](mailto:info@manaslubank.com.np)

**Policy Updates and Effective Date**

This Policy is subject to change and any changes to this Policy will become effective when posted on this website. Your use of the application following these changes means you accept the revised Policy.