

Privacy Policy

Privacy Statement

This Privacy policy explains how the customer data, on subscription of the Bank products, may be collected and used by the Bank. The Bank respects customer privacy and takes necessary action to safeguard customer's personal information. This policy explains what information may be gathered and how it may be used. Customers of Kamana Sewa Bikas Bank who have subscribed Digital Banking Products are covered under this policy. By viewing and using banks products, customer consent to this Policy which includes consent to disclose and use information about customer in the manner detailed in this Policy. Other policies may also apply in addition to the terms of this Privacy Policy, including but not limited to the terms and Conditions during Account Opening and the subscription of the other services.

1. Types of information the Bank collect

Personal Information includes the data customer voluntarily provide to the Bank during subscription of the products. The information includes but is not limited to the followings:

- **Identification information:** Like Full name, ID card with or without photo, date of birth, gender, citizenship status.
- **Family information:** Like marital status, number of dependents
- **Contact information:** Like customer phone numbers, address, email addresses
- **Financial information of Customer:** Like income, employment situation, salary, personal assets and liabilities, financial statements
- **Interactions and preferences information:** Like data which relates to the products and services, data from customer interactions with Bank, Bank's website, and applications.
- **Education and employment information:** Like resume, level of education, employment, interview notes, remuneration, references
- **Activities information:** Activities when customers are logged in to the Banks applications and systems.

2. Use of Information

All information collected are stored by Kamana Sewa Bikas Bank and the Bank may use the information collected to upgrade its existing services or launch new services. Sometimes, third party/affiliates may be provided information to provide service assistance but the third parties are always obliged to use the information received from us for the specified purpose only. The information may also be used sometimes for legal purpose as mentioned in Clause 3. Bank has also legal obligations to provide such information if sought by regulators or investigating authorities or court of law.

3. Confidentiality

The Bank will make its best effort to ensure the confidentiality of individual and account information except in the following condition:

- There are any requirements to disclose the information in any relevant laws or regulations or from the government or any supervisory organizations.

- In order to provide the Service, some of the information may be disclosed to service provider according to the decision of the Bank, however the information will not be shared with the others.
- To provide related information to authorized organization according to the laws and regulations of the Government of Nepal.

4. Security

Customer information is securely stored with us and is not disclosed to any individuals. Bank apply several security measures to protect customer information and do not pass any of customer's personal login information to outside organizations and/or individuals. For security purpose, Bank strongly recommend to change password immediately receiving it for the first time and not to share login credentials with anyone. Bank, never ask for confirmation of login details via any medium and strongly urge customers not to disclose such details to anyone, in any case.

5. Cookies

Bank' may use cookies depending on the features offered. Cookies are small data files that a website or mobile device stores on visitor's computer. Cookies store non-personal information like browser type, ISP, OS etc. and personal information like name, customer-id, account no. and contact number etc. are not collected via cookies. When customers use Service, our servers automatically record certain log file information that may include anonymous information such as web request, Internet Protocol (IP) address, browser type, referring / exit pages and URLs, number of clicks and how user interact with links on the Service, domain names, landing pages, pages viewed, and other similar information. Bank may use the information to enhance the service quality.

6. Bank may change this policy at any time

Because privacy concerns, business and legal requirements continually evolve, Bank may need to change this policy in the future. Bank will provide notice of material changes to this policy, by posting a notice on its official website.

7. What if the policy has changed?

If this policy has changed, user will be governed by the updated version of the policy.

8. Questions and Concerns

If any further questions about this Policy or related to our services, please contact us at [+977-01-4440115](tel:+977-01-4440115), Toll Free No: 16600-11-3000 or write to us at customercare@kamasewabank.com

Grievance Handling

Grievance Handling Statement

Kamana Sewa Bikas Bank, realizes that quick and effective handling of complaints as well as prompt corrective & preventive actions to improve processes are essential to provide excellent customer service to all segments of customers. We want to make sure that you get only the best of service from us, service which you, our valued customer, deserve.

The bank shall ensure that all the complaints received are recorded and resolved, but shall also ensure effective monitoring / escalation mechanism to ensure customer complaints are resolved in a proper and time bound manner with detailed advice to the customer.

Applicability / Coverage:

Applicable to all customers of the bank.

Kamana Sewa Customer Care Number and Email ID:

In case you need any information regarding Kamana Sewa's products and services, interest rates, ATM, internet banking, mobile banking, interruption in services then you can contact our customer care centre at the following numbers:

*Toll Free Number: 166001 13000

Email Id: customercare@kamanasewabank.com

*Note: This facility is not available on Saturdays and Bank Holidays

Kamana Sewa Debit Card Queries:

Customers of Kamana Sewa can contact the card support team to get instant services related to their debit cards such as debit card lost, Card blocked etc. One can avail these services by calling at the following numbers:

01-4442061 or 9843347200

Kamana Sewa to report solemn complaint:

If you're a victim of identity theft or account fraud or you have other services issues, you should notify us immediately. We will work with you in an effort to make appropriate corrections of unauthorized transactions in your Kamana Sewa accounts and will attempt to help protect you from any future identity theft or account fraud.

Mr. Hari Prasad Lamsal

Grievance Handling Officer

Email: hari.lamsal@kamanasewabank.com

Contact No.: 9857023696

Kamana Sewa Customer Care Email Id

Department	Kamana Sewa Customer Care Email Id
General Queries	customercare@kamanasewabank.com
Queries related to Cards	cardcenter@kamanasewabank.com
Queries related to IT	itd@kamanasewabank.com

We shall respond to your first complaint within 24 hours.

Certain queries where there are dependencies on external parties for a resolution warrant a higher Turn Around Time (TAT) towards resolution. Mentioned below are an indicative example of requests / complaints.

- CCTV footage retrieval from other Banks
- Disputed POS transaction – Request raised to acquirer through network/ third party aggregators
- Grievances related to Technology

Escalation Levels

Level 1 – Submitting a complaint for the first time

The customer can personally visit the location and complaint in writing to the Branch Manager or raise complaint through our mobile application and social media platform such as Messenger, Viber, Instagram etc.

Level 2 – You are not satisfied with first response

In case if you are not satisfied with the response, please write explaining the details of the concern. You will receive a response within a period of 3 working days of Service Excellence Unit receiving the complaint.

Customers are required to provide them their earlier interaction with the Bank Staff / complaint raised in any one of platform, to help us understand and address their concerns.

Kamana Sewa will take all its effort to solve your complaint/ query at this level.