



Privacy Policy



1800 209 5732

Toll Free Number

You agree that we may use Customer Information for the purpose of statistical analysis and for creation of database ("Statistical Information"), which does not contain individual Customer Information. In addition to the information that the Kotak Mahindra Prime Limited (KMPL) elicits from you, you are free to volunteer any other information that you feel that the KMPL needs to know, but the security and confidentiality as per this Policy is guaranteed only to the information that the KMPL directly asks from you.

This Policy holds true for a non-customer who has provided information to the KMPL, by any means, with the intentions of establishing a relationship, of whatsoever nature, with the KMPL. By divulging any information to us you agree to the terms and conditions of this Policy.

Use of Customer Information / Statistical Information

We may use for, among other things, customer verification, provision of products and services, for customisation of products or services, marketing or promotion of our financial services or related products or that of our associates and affiliates; for creation of Statistical Information, statistical analysis or credit scoring, enforcement of your obligations, any other purpose that will help us in providing you with optimal and high quality services.

Security

We have taken reasonable measures to provide security and confidentiality of the Customer Information and its transmission through the World Wide Web. You are required to follow the Terms and Conditions while using this Website including the instructions stated therein in respect of security and confidentiality of your Log-in id and Password.

The KMPL will give access to Customer Information to only authorised employees. Employees who violate this Privacy Policy shall be subject to disciplinary process as per the byelaws of the KMPL. Any employee who withdraws from the employment of the KMPL will have to undertake to abide by this Privacy Policy and keep all Customer Information secure and confidential.

Disclosure

- We shall not be held liable for disclosure of the Customer Information or Statistical Information in accordance with this Privacy Commitment or in terms of any other agreements with you.
- We may disclose the Statistical Information to any person, without any limitation and you hereby give your irrevocable consent for the same.
- We may disclose Customer Information to any of our associates and affiliates, without any limitation and you hereby give your consent for the same.
- We may disclose the Customer Information, to third parties, without limitation, for the following reasons and you hereby give your irrevocable consent for the same:-
 - To comply with legal requirements, legal process, legal or regulatory directives/ instructions. or
 - To enforce the Terms and Conditions of the products or services. or
 - To protect or defend our rights, interests and property or that of our associates and affiliates, or that of our or our Affiliate's employees, consultants etc. or
 - For fraud prevention purposes. or
 - As permitted or required by law.
- We may disclose the Customer Information to third parties for following, among other purposes, and will make reasonable efforts to bind them to obligation to keep the same secured and confidential and an obligation to use the information for the purpose for which the same is disclosed, and you hereby give your irrevocable consent for the same: -
 - For participation in any telecommunication or electronic clearing network. or
 - For credit rating by a credit rating agency. or
 - For advertising. or
 - For facilitating joint product promotion campaigns. or
 - For the purposes of credit reporting, verification and risk management to/ with clearing house centers or credit information bureau and the like. or
 - For availing of the support services from third parties e.g. collecting subscription fees, and notifying or contacting you regarding any problem with, or the expiration of, any services availed by you.

Cookie Policy

To continually enhance your online experience, we use cookies of your browser that store your preferences and give us data about your browsing behaviour, such as the pages you visited on this website, how much time you spent on our site, etc. This information helps us understand customer interests and helps us improve our website. By visiting the website, you acknowledge, accept and expressly authorize us for the placement of cookies on your computer or hand held device.

Please find below some more information regarding cookies and their application on our website:

What are Cookies?

A cookie is a simple text file that is stored on your computer or mobile device by a website's server and only that server will be able to retrieve or read the contents of that cookie. Every cookie is unique to your particular web browser. It will contain some anonymous information such as a unique identifier and the site name with some digits and numbers. It allows the website to store your browsing behaviour & show you relevant ads based on the browsing pattern. The cookies also allow the website to limit the number of ads shown.

How does Carloan.kotak.com use Cookies?

Carloan.kotak.com uses cookies to capture following information –

- Source of visit to the website

- Time spent on the website
- Pages viewed on the website
- Ad clicks

In addition to analysing anonymous user behaviour on Carloan.kotak.com, aforementioned data also allows us to pre-empt requirements of prospects and existing account holders (by capturing their CRN number) & pitch relevant services through display advertising or telecalling.

Please note that the scope of this tracking is limited to the carloan.kotak.com domain. User activity on other third-party websites is not tracked by Carloan.kotak.com cookies.

How can you manage cookies?

To enable cookies

If you're not sure of the type and version of web browser you use to access the Internet:

For PCs: Click on 'Help' at the top of your browser window and select the 'About' option

For Macs: With the browser window open, click on the Apple menu and select the 'About' option

How to check if cookies are enabled for PCs?

Google Chrome

- Click on 'Tools' at the top of your browser window and select Options
- Click the 'Under the Hood' tab, locate the 'Privacy' section, and select the 'Content settings' button
- Now select 'Allow local data to be set'

Microsoft Internet Explorer 6.0, 7.0, 8.0

- Click on 'Tools' at the top of your browser window and select 'Internet options', then click on the 'Privacy' tab
- Ensure that your Privacy level is set to Medium or below, which will enable cookies in your browser
- Settings above Medium will disable cookies

Mozilla Firefox

- Click on 'Tools' at the top of your browser window and select Options
- Then select the Privacy icon
- Click on Cookies, then select 'allow sites to set cookies'

Safari

- Click on the Cog icon at the top of your browser window and select the 'Preferences' option
- Click on 'Security', check the option that says 'Block third-party and advertising cookies'
- Click 'Save'

Microsoft Internet Explorer 5.0 on OSX

- Click on 'Explorer' at the top of your browser window and select 'Preferences' options
- Scroll down until you see 'Cookies' under Receiving Files
- Select the 'Never Ask' option

Safari on OSX

- Click on 'Safari' at the top of your browser window and select the 'Preferences' option
- Click on 'Security' then 'Accept cookies'
- Select the 'Only from site you navigate to'

Mozilla and Netscape on OSX

- Click on 'Mozilla' or 'Netscape' at the top of your browser window and select the 'Preferences' option
- Scroll down until you see cookies under 'Privacy & Security'
- Select 'Enable cookies for the originating website only'

Opera

- Click on 'Menu' at the top of your browser window and select 'Settings'
- Then select 'Preferences', select the 'Advanced' tab
- Then select 'Accept cookies' option

All other browsers

Please consult browser help documentation.

How to Disable Cookies:

All modern browsers allow you to change your cookie preferences. These are generally found in the options menu on the browser. In order to understand this better, you could visit the links below:

IE: <http://support.microsoft.com/kb/196955>

Firefox: <http://support.mozilla.org/en-US/kb/Cookies>

Chrome: <http://support.google.com/chrome/bin/answer.py?hl=en&answer=95647>

Safari: <http://docs.info.apple.com/article.html?path=Safari/3.0/en/9277.html>

Further information about cookies

If you'd like to learn more about cookies in general and how to manage them, visit www.aboutcookies.org (opens in a new window – please note that we can't be responsible for the content of external websites).

Changes to this policy

The above may change at any time. We will endeavour to notify you of any major changes but you may wish to check it each time you visit our website.