



## Cookies Notice

## 1. Introduction

The Bank is committed to protecting the privacy and confidentiality of your data, as the Bank recognizes that it is entrusted with all your data and takes data protection and privacy obligations seriously. This Cookies Notice explains the Bank's use of cookies and similar tracking technologies to identify users when they visit our websites and digital platforms. By having a clear and informative Cookies Notice, the Bank can strike a balance between using cookies to improve user experience and security, while also respecting your privacy. We do not use cookies to collect information that directly identifies you as an individual. However, some information collected by the cookies may be treated as personal data (such as your browsing history, or your device information). Depending on the task the cookie needs to perform, it may be a session cookie or a persistent cookie.

## 2. Purpose of the Notice

This notice is designed to demonstrate our commitment to your privacy by explaining how we collect and use the data, thereby valuating your trust by giving you control over your data and allowing you to manage cookie settings to improve your experience.

## 3. What are the cookies we use?

Below are the types of cookies used on our websites:

- **Session cookies:** These cookies are temporary and are automatically deleted when you close the web browser. They are often used to remember your activity during a single browsing session, such as online applications for bank's products.
- **Persistent cookies:** These cookies remain on your device for a pre-defined period (hours, days, years) even after you close your browser. They are used to save preferences that you wish to persist across browsing sessions, or for tracking purposes.
- **Essential cookies:** Essential cookies ensure that our website functions properly. We may not need prior consent to store these cookies on your browser. Some of these cookies include; login cookies, which we use these cookies to remember who you are when you securely log in to the website. You will not be able to log in without them.
- **Cookies that help us provide essential services and features:** We use these cookies to provide essential services and features on our website. These services and features will not function without them. We work with service providers and third parties who also set these cookies on our websites.
- **Cookies that help keep our website secure:** We use these cookies to protect our websites, to ensure that they are accessed by the actual users.
- **Cookies that help us detect fraud or crime:** We use these cookies to help us identify suspicious behavior on our websites so that we can protect you and us from fraud.
- **Performance cookies:** These cookies collect information about a user's visit and the websites that are frequently visited. All information collected by these cookies are anonymized and are used only to improve customer service.
- **Functional cookies:** These cookies allow our websites to remember a user's preferences and choices (such as language settings or region selection) and provide more personalized and enhanced features. We also use these cookies to help us identify suspicious behavior on our websites to prevent fraud.
- **Third party cookies:** We may work with third parties to set their cookies when you use our websites. These third parties include our partners and service providers, such as advertisers, search engines, social media platforms or analytics platforms that enable us to improve and personalize your experiences on our

websites and deliver relevant content to you. We do not share any data that might identify you with these parties. These cookies, used by third party services, are used to improve your browsing experience. They may collect data to help analyze websites traffic and improve their functionality to enhance user satisfaction.

- **Advertising cookies:** Advertising cookies deliver personalized ads and promotional content tailored to your interests. These cookies play an important role in enhancing your overall online experience by ensuring that the ads you encounter are relevant to your preferences.
- **Analytics cookies:** These cookies track user behavior on the website, such as pages visited and time spent. This data is often used to improve the website or target advertising. The Bank maintains the highest levels of confidentiality of this data. This anonymized data is only used and analyzed at an aggregate level to help the Bank understand trends and patterns.

The Bank will require your **consent** in relation to the following cookies:

- Advertising cookies
- Third party cookies
- Analytical cookies

#### 4. What is the data collected using cookies and tracking technologies?

The Bank collects the following data, but not limited to, when you visit our website:

- Browsing history, clicks, interactions, protocol address, device information including operating system, browser type, and device type.
- Advertising preferences, age, and gender.
- User preferences and activity including search history, login information and location data.

#### 5. Why do we use cookies?

We use first-party and/or third-party cookies on our website for the following purposes:

- To facilitate the operation and functionality of our website.
- To improve the user experience of our websites and help you navigate faster and easier.
- To personalize your experience and understand what is useful or of interest to you.
- To analyze how our websites are used and how we can best develop and improve it.
- To identify and anticipate the needs of visitors, users and customers and customize marketing and sales interactions with them.
- To customize online advertising based on your interests.
- To protect you and the bank from suspicious and fraudulent operations.

#### 6. How do we share the data collected from cookies with trusted third parties?

We may need to share the data collected through cookies with other companies to provide you with information you have requested (for example, if you ask a question about products and services linked to a third-party service provider). If we do this, the privacy notice of the bank and the relevant third party explains in detail how personal data collected through cookies is shared and used.

## 7. How do we remember your cookie preferences?

Your preferences are stored in the cookies of your browser. If you turn off a category of cookies that you have previously accepted, these cookies will not be deleted by default. To delete cookies that have already been placed on your browser, you must select the option to clear your browsing history and ensure that the option to delete or clear cookies is included when doing so. If you do this, or change your browser, we will ask you for your preferences again when you next visit our websites.

## 8. Cookies Retention Period

The length of time that cookies will remain on your device depends on whether it is a "persistent" or "session" cookie. A persistent cookie will be stored by your web browser and will remain valid until its pre-set expiry date, unless deleted by you before the expiry date. A session cookie, on the other hand, will expire at the end of your web session, when your web browser is closed. We will retain data collected through cookies for as long as is needed or permitted, taking into consideration the basis for which they were obtained and in accordance with applicable laws and regulations.

## 9. Cookies and your privacy

The information collected by cookies and how we use that information may be considered personal data. We may also be able to identify you by name, device's IP address or session ID. You have rights regarding how your personal data is collected, stored and used. You can learn more about how we collect and use your personal data, and how you can exercise your rights in our Privacy Notice on our official website.

## 10. Changes to our Notice

This Notice was last updated on 09/2024 and may be updated as needed and the Bank will notify customers of such updates. The Bank recommends that you visit the Bank's website regularly and review this Notice regularly to stay informed of any changes. By continuing to use the Bank's website and electronic platforms after the date of publication of the updated Notice, you agree to all amendments contained therein.