Cookie Policy 2020

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1. **Understanding What Cookies Are**

   Overview

   RCB Bank Ltd ("RCB" or the "Bank") is dedicated to protect the confidentiality and privacy of information entrusted to it. As part of this fundamental obligation, RCB is committed to the appropriate protection and use of personal information (sometimes referred to as "personal data"). In this document, "we", "us" and "our" refer to RCB. In the spirit of transparency, this policy provides detailed information about how and when we use cookies. The RCB cookie policy applies to any RCB online product or service that links to this policy or incorporates it by reference.

   This policy should be read together with the terms governing the use of our websites and our Privacy Notice. Our Privacy Notice can be found at the following link: http://www.rcbcy.com/en/privacy-notice/.

   The Purpose

   Cookies are small text files that are sent to and stored on your computer, smartphone or other device used for accessing the Internet, whenever you visit a website. This allows a website to recognize a user's device thus allowing the website to optimize performance and functional service delivery by determining preferences, allowing users to navigate between pages efficiently, verifying the user and carrying out other essential security checks.

2. **How we Use Cookies**

   Use of and Types of Cookies

   In some instances, RCB and its service providers use cookies to automatically collect certain types of information when you visit RCB websites from your computer, smartphone or other device. The collection of this information allows RCB to customize your online experience, improve the performance of the website (in terms of loading speed and responsive design depending on the device), security, usability and effectiveness of RCB's online presence, and to measure the effectiveness of marketing activities. We may collect information about computer, smartphone or other device used for visiting our website, including where available operating system and browser type, for system administration or for website optimization and website analytics purposes.

   Cookies may be placed on your computer, smartphone or other device whenever you visit RCB websites. However, as per applicable legislation, all websites which operate across the European Union are required to obtain consent to using or storing cookies (or similar technologies) on your computers or mobile devices. For this purpose, a notification banner will appear requiring your consent to collect cookies. If you consent, your computer, smartphone or other device will be tracked to allow for the activities explained above. A second type of cookie referred to as "user-input" cookies may still be collected for necessary functionality.

   Below is a list of types of cookies used on our websites:

Item	Title	Description/Purpose	Expiry Date	rcbcy.com	openapi.rcbcy.com	online.rcbcy.com	Necessary *	Consent
1	Google Analytics Cookie '_ga','_gat', '_gid'	The Google Analytics cookies serve the purpose of remembering and recording a user's interaction with the Bank's websites.	'ga' 2years 'gid' 1day 'gat' 1 minute	✓	✓	✓		✓
2	cookie-agreed-version	Drupal site manager system parameter: These cookies are set by the website content management system's module. They indicate the current Cookie Policy version.	1 year	✓			✓	
3	cookie-agreed-categories	Drupal site manager system parameter: These cookies are set by the website content management system's module. They indicate the necessary categories of cookies.	1 year	✓			✓	
4	SSESS[random 32 symbol row]	PHP session: Provides a mechanism for the session. A session is usually a file or database record which contains the small pieces of data which the webserver wants to store for each user. Instead of sending key/value pairs to the user's browser, these values are stored on the server, and only a reference identifier ("session ID") is sent to the user's browser as a cookie.	End of session	✓			✓	
5	cookie-agreed	This cookiePolicy cookie serves the purpose of remembering and recording a user's selection in respect to the acceptance of cookies.	1 year	✓				✓
6	JSESSIONID	JSESSIONID is a cookie in Java 2 Platform Enterprise Edition (J2EE) web application which is used in session tracking. This cookie expires at the end of the user session.	End of session			✓	✓	
7	csfcfc	This csfcfc cookie is used to store values when system redirects from one page to another. Values survive a redirection and are discarded afterwards.	End of session			✓	✓	
8	enableCookieGA	This cookie stores whether the user allowed Google Analytics cookies and stores the selection on the Google Analytics cookie settings page	1 year	✓				✓
9	IDE	This cookie is used for re-targeting, optimisation, reporting and attribution of online adverts.	2 months	✓				✓

#	Cookie	Description	Duration				
10	ClientID	Login cookie used for the login in Development Portal.	End of session		✓		✓
11	_GRECAPTCHA	This cookie is used to distinguish between humans and bots during signup, in order to make valid reports on the use of the website.	6 months		✓		✓
12	Third party goggle cookies: '1P_JAR', 'NID', 'CONSENT'	Set by Google. This group sets a unique ID to remember your preferences and other information such as website statistics and track conversion rates. Google's policies can be viewed at https://policies.google.com/technologies/types	'1P_JAR': 1 month 'NID': 6 month 'CONSENT': 16.5 years		✓	✓	
13	primefaces.download	This cookie is used to ensure the file transfer to the user device.	End of session			✓	✓
14	Third party goggle cookies: OTZ OGPC	This cookie is set to collect information on user behaviour and navigation which is used to optimize the website – The cookie also allows Google Ads and Google Analytics to compile information on visitors for marketing purposes.	'OTZ': 1 month 'OGPC': 2 months			✓	
15	Third party goggle cookies: ___utmvm ___utmcv	These first-level cookies are implemented by a third-party service and allow malicious requests to be filtered.	End of the session			✓	
16	Third party apple cookies: s_ppv s_vi s_ppvl s_cc geo s_fid as_dc as_pcts at_check dssf dssid2 mbox mk_epub	Adobe analytics	's_ppv' : End of session 's_vi': 30 minutes 's_ppvl': End of session 's_cc': End of session 'geo': End of session 's_fid': 30 minutes 'as_dc': 30 minutes 'as_pcts': End of session 'at_check': End of session 'dssf': 1 year 'dssid2': 1 year 'mbox': 30 minutes 'mk_epub': End of session			✓	
17	TBMCookie_7538911901038940551	Security: This cookie protects the website against automated attacks.	End of session			✓	✓
18	cb	This cookiePolicy cookie serves the purpose of remembering and recording a user's selection in respect to the acceptance of cookies.			✓		✓

* Necessary for the proper operation of website functionality.

In our analytical reports we may obtain other identifiers including IP addresses for the purpose of identifying the number of unique visitors to our websites and geographic origin of visitor trends. RCB may also collect and use the location of your computer, smartphone or other device through geographical location data that are collected for the purpose of providing you with information regarding services which we believe may be of interest to you based on your geographic location, and to improve our location-based products and services.

We may use other technologies, such as pixels and other tracking technologies, if you consent to receiving marketing material through emails. This allows us to measure and improve our marketing campaigns.

Third Parties

Other third party tools and widgets may be used on our individual web pages to provide additional functionality. Use of these tools or widgets may place a cookie on your device to make their service easier to use and enhance your browsing experience. When we include links to third party websites, please bear in mind they will have their own privacy and cookie policies that will govern the use of any information you submit via their websites. By downloading third party cookies, the third party obtains knowledge of the user's personal data, like IP address, and such data (depending on their policy) may be transmitted / stored outside the EU (e.g. US) and may be shared with other third parties. We recommend you read their cookie policies as RCB is not responsible or liable for any third party's privacy practices. We will not share any personal information gathered through cookies on our websites with third parties, except as specified in this policy and on our website, but third-party websites may do so.

3. How to Manage Cookies

How to Manage Cookies

Although most browsers automatically accept cookies, you can choose whether or not to accept cookies via your browser's settings (often found in your browser's Tools or Preferences menu). You may also delete cookies from your computer, smartphone or other device at any time. However, please be aware that if you do not accept cookies, you may not be able to fully experience some of our websites' features.

In general, browsers of most computers, smartphones and other web-enabled devices are typically set up to accept cookies by default. If you wish to amend your cookie preferences for RCB website, you can do this through your browser settings. Your browser's "help" function will tell you how to do this.

Browser manufacturers provide help pages relating to cookies management in their products. You can find more information by visiting the following links:

- Google Chrome (https://support.google.com/chrome/answer/95647?hl=en)
- Internet Explorer (https://support.microsoft.com/en-us/kb/260971)
- Mozilla Firefox (https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer)
- Safari (Desktop) (https://support.apple.com/kb/PH5042?locale=en_US)
- Safari (Mobile) (https://support.apple.com/en-us/HT201265)
- Android Browser (http://support.google.com/ics/nexus/bin/answer.py?hl=en&answer=2425067)
- Opera (http://www.opera.com/help)
- Opera Mobile (http://www.opera.com/help/mobile/android#privacy)

Please note that above listed links can be changed at any time.

For other browsers, please read documentation that your browser manufacturer provides. If you do not consent to the use of cookies, please be sure to block or disable them using your browser settings, or settings of your computer, smartphone or other device.

BY CONSENTING TO THE USE OF COOKIES OR ENTERING YOUR LOGIN DETAILS TO ACCESS AREAS DESIGNATED FOR REGISTERED USERS, YOU AGREE THAT WE CAN PLACE THE COOKIES DEFINED IN THE PREVIOUS SECTION OF THIS DOCUMENT ON YOUR COMPUTER OR INTERNET ENABLED DEVICE.

Note that if your computer, smartphone or other device is used by more than one person or has multiple internet browsers, some of your cookie options may not be permanent, either because of the use of alterative browsers or because another user or application has modified your browser settings. It is not possible to prevent the above external factors and/or events and therefore we cannot guarantee that the choices you make will be permanent.

To find out more about cookies, including finding out which cookies have been set and how to manage and delete them, visit www.allaboutcookies.org, or www.aboutcookies.org. To opt-out of analysis by Google Analytics on our website, please visit http://tools.google.com/dlpage/gaoptout. To opt out of a third-party vendor's use of cookies please visit the Network Advertising Initiative opt-out page https://optout.networkadvertising.org.