Cookie Policy 2019

Table of Contents

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
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	BITRIX_SM_DSC	Bitrix site manager system parameter: These cookies are set by the website content management system and are necessary for the proper operation of website functionality.	1 year
3	BITRIX_SM_GUEST_ID	Bitrix site manager guest id: These cookies are set by the website content management system and are necessary for the proper operation of website functionality.	1 year
4	BITRIX_SM_LAST_VISIT	Bitrix site manager last visit: These cookies are set by the website content management system, they are necessary for the proper operation of website functionality.	1 year
5	BX_USER_ID	Bitrix user id: These cookies are set by the website content management systemand are necessary for the proper operation of website functionality.	10 years
6	PHPSESSID	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
7	cookiePolicy	This cookiePolicy cookie serves the purpose of remembering and recording a user's selection in respect to the acceptance of cookies.	1 year
8	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
9	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
10	enableCookieGA	This cookie stores whether the user allowed Google Analytics cookies and stores the selection on the Google Analytics cookie settings page	1 year

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. 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, 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.