ZAMBIA COOKIE NOTICE

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1.   INTRODUCTION

Your privacy is very important to FNB Zambia Ltd. This Cookie Notice applies to any FNB Zambia websites, such as https://www.fnbzambia.co.zm/ and https://www.fnbcib.com/zambia.

Please refer to FNB Zambia Ltd Customer Privacy Notice for details of the entities that form part of the group, and the manner in which we use personal information. Our Privacy Notice is available on our website: https://www.fnbzambia.co.zm/ and https://www.fnbcib.com/zambia.

2.   PURPOSE FOR THIS NOTICE

The purpose of this notice is to notify our customers/users of our sites that cookies are being used on our sites, and to be transparent about the cookie activity.

3.   TARGET AUDIENCE

The Target Audience is all our customers.

4.   WHAT IS A COOKIE?

A cookie is a small piece of data that is sent from a website to the user's device such as a computer, tablet etc. (usually in the form of a text file). The purpose of a cookie is to provide a reliable mechanism to "remember" stateful information (keeping track of previous actions). An example of this would be remembering the contents of an online shopping cart and actions the user performed whilst browsing while not signed up or logged into their online account.

We do not necessarily know who the user of the device is but rather the behavior performed from a device. Multiple users of the same device would not necessarily be distinguishable from each other. However, cookies could be used to identify the device and if the device is linked to a specific user, the user would also be identifiable. For example, a device registered to your App (FNB App, etc.).

5.   WHAT COOKIES WILL I FIND ON THE SITE?

First and Third-party cookies refer to the website or domain using the cookie. Cookies are set by the website that the user is visiting.

First Party cookies are directly stored by the website (or domain) you visit. These cookies allow website owners to collect analytics, data, remember language settings, or perform other useful functions that provide a good user experience.

Third Party cookies are created by domains that are not the website (or domain) that you are visiting. These cookies are usually used for online advertising, cross-site tracking; and accessible on any website that loads the third party's server code. E.g., When a user visits a site and clicks a like button, this could be stored in a cookie and upon visiting the third-party site the cookie will be used to action the request.

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For example, you browse online for a product that you require and whilst you find an advert on something you click the advert and later close your browser. Several hours later, you notice that you are seeing more advertising of the same product that you were browsing.

During your visit to a website, we may include any of the following cookies listed in the table below. The table explains what the cookies are used for and the time period for which the cookie could remain valid. Where cookies are only valid for the single session, the cookie will be erased when you close your browser. Where cookies persist, the cookie will be stored on your webpage until deleted by you.

Types of cookies are outlined in the table below.

Origin	Use	Service	Duration
First-party cookies	Browser/device identification	Enable the group to identify the device/browser.	Persist beyond a single session.
	Authentication	Upon logging into a web server, a cookie will be returned that identifies the user has been successfully logged in.	Only valid for the single session.
First- and third-party cookies	Analytics	To collect information about how visitors, use group websites. This can provide the group with insight on website performance and metrics.	Persist beyond a single session.
Third-party cookies	Marketing and other	Used for tracking and online advertising and marketing purposes.	Persist beyond a single session.

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Option	Description
HTTPONLY	Makes the cookie secure by ensuring the cookie is only sent over HTTP protocol. HTTP here only refers to the protocol and communicates clear text as http or https over an encrypted channel. This prevents attackers from secretly extracting it.
Same-site cookie	Makes the cookie secure by limiting the sites to which the cookie is allowed to be sent.
Expiry	Sets the duration a cookie will last for before it expires.
Secure	Makes a cookie secure by ensuring it is only sent over a securely encrypted channel.
Path	Helps to protect a cookie by restricting the location where it is allowed to be sent.

6. WHEN WILL WE USE COOKIES?

We will only process cookies which identify you for lawful purposes:

- If You have consented thereto.

- If a person legally authorized by you, the law or a court, has consented thereto on your behalf.

- If it is necessary to conclude or perform under a contract, that FNB Zambia has with you.

- If the law requires or permits it;

- If it is required to protect or pursue your, FNB Zambia's or a third party's legitimate interest (of benefit to...e.g., to do fraud prevention); or

- If you are a child and a competent person (like a parent) has consented thereto on the child's behalf.

We may use cookies due to (including but not limited to) the following reasons:

- Fraud, financial crime and other crime prevention, detection and reporting.

- Managing and improving security (for example to prevent fraudulent use of login details) for us and you.

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- Various analytical reasons like how users use our website so that we can make improvements.

- marketing and advertising, for example to decide which solutions (goods, products, services or rewards) users may be interested in and to customize marketing on various applications and websites, such as when a user clicks on an advert for a current account on the FNB website and such a user interacts with the FNB page, the group will be able to identify that the user is interested in the current account and the user will therefore be shown more current account advertisements; and/or

- Recognition of users of our website or devices which return to our website.

7.WHAT HAPPENS IF I DO NOT WANT COOKIES?

All browsers allow you to refuse to accept cookies and to remove current cookies. The methods for doing so vary from browser to browser, and from version to version. You can block cookies on our website, if desired. Blocking certain cookies may have a negative impact upon the usability of our websites. For example, we require cookies to allow you to log in and by removing first party cookies your banking experience may be impacted as you may be prevented from logging into the online banking platform.

8. HOW CAN COOKIES BE MANAGED?

For the sake of convenience on certain sites (e.g., www.fnbzambia.co.zam), a user may self-manage certain cookie preferences (permissions on how FNB Zambia may use cookies) which means users have the choice to disable first- and third-party cookie collection.

Should the option be available, users can locate cookie preferences under the legal section of the relevant site.

9. FURTHER INFORMATION ABOUT COOKIES?

Your browser stores the cookie and FNB Zambia cannot access any data on your device.

As cookies are stored in text files, they cannot be used to distribute viruses to the device.

On a single device with multiple users, the experience of our website/s would be customized based on the behaviour of all users using the device and not just an individual user.

If you disable cookies, it will not delete previous cookies collected but will stop the creation of new cookies, expired cookies will be removed automatically.

You may delete historically collected cookies via the browser.

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