



## RMB Nigeria Cookie Notice

<b>TABLE OF CONTENTS</b>		
<b>ITEM</b>	<b>CONTENT</b>	<b>PAGE</b>
1.	INTRODUCTION.	2
2.	WHAT IS A COOKIE?	2
3.	WHAT COOKIES WILL I FIND ON THE SITE?	2
4.	WHEN WILL WE USE COOKIES?	4
5.	WHAT HAPPENS IF I DO NOT WANT COOKIES?	4
6.	FURTHER INFORMATION ABOUT COOKIES.	4

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## 1. INTRODUCTION

Your privacy is very important to RMB Nigeria. This Cookie Notice applies to any websites, such as [www.rmb.com.ng](http://www.rmb.com.ng) of RMB Nigeria.

Please refer to RMB Nigeria Privacy Policy for details of and the manner in which we use personal information. The RMB Nigeria Privacy Notice is available on our website: <https://www.rmb.com.ng/files/pdf/other/rmb-nigeria-private-policy.pdf>.

## 2. WHAT IS A COOKIE?

A cookie is a small piece of data that is sent from a website onto the user's device such as a computer, tablet etc. (usually in the form of a text file). A purpose of a cookie is that it is a reliable mechanism to "remember" stateful information (keeping track of previous actions). An example of this would be an online shopping cart, and actions the user performed whilst browsing.

We do not necessarily know who the user of the device is but rather the behaviour 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 (RMB etc).

## 3. 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 used and set by the website visited. Third party cookies are also set by the website visited but is sent when the user visits the third-party site. 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.

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 helps explains what the cookies are used for and period of time that 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.

<b>Origin</b>	<b>Use</b>	<b>The Service</b>	<b>Duration</b>
<i>First Party cookie</i>	Browser/Device Identification	This enables us to identify the device/browser.	Persists beyond a single session.
	Authentication	On 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.
<i>First and Third-Party cookie</i>	Analytics	To collect information about how visitors, use our websites. This can provide us with insight into the performance and metrics on the website.	Persists beyond a single session.
<i>Third Party cookie</i>	Marketing & other	Used for tracking and online advertising purposes.	Persists beyond a single session.

<b>Option</b>	<b>Description</b>
<i>HTTPS</i>	Makes the cookie secure by ensuring the cookie is only sent over HTTPS protocol. This prevents attackers from secretly extracting it.
<i>Same Site cookie</i>	Makes the cookie secure by limiting the sites to which the cookie is allowed to be sent to.
<i>Expiry</i>	This sets the duration the cookie will last before it expires.
<i>Secure</i>	Makes the cookie secure by ensuring the cookie is only sent over a securely encrypted channel.
<i>Path</i>	This helps protect the cookie by restricting the location where the cookie is allowed to be sent to.

#### 4. 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 authorised by you, the law or a court, has consented thereto;

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- If it is necessary to conclude or perform under a contract, we have with you;
  - If the law requires or permits it;
  - If it is required to protect or pursue your, our or a third party's legitimate interest; or
  - If you are a child and a competent person (like a parent) has consented thereto.

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;
- 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) you may be interested in and to customize marketing on various applications and websites; and / or
- Recognition of users of our website or devices which return to our website.

## **5. 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, if you block the cookie we use for authentication, this may prevent you from logging into online banking.

## **6. FURTHER INFORMATION ABOUT COOKIES?**

- Your browser stores the cookie and the website 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.

For any inquiries, please contact the RMB Nigeria Data Privacy Officer on [dataprivacyofficer@rmb.com.ng](mailto:dataprivacyofficer@rmb.com.ng).

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