

This cookie policy explains how cookies, pixels, and similar technologies (together “cookies”) are used by ADFCH BANK LTD (“we” or “our”). By using our website you agree to the use of cookies as outlined in this policy. Please disable cookies on your computer or do not use our website if you do not wish to accept cookies from us.

What are cookies?

Cookies are small data files which are placed on your device when you visit certain parts of our website or click on our online advertisements. We use the following cookies:

**Strictly necessary cookies** are required for the operation of our website by:

1. allowing our web server to determine whether the cookies setting on your web browser have been enabled or disabled. This allows us to know whether data can be collected from your web browser
2. temporarily allowing you to carry information between pages of our website to avoid having to re-enter that information
3. temporarily identifying your device after you have logged in to a secure page on our website so that our web server can maintain a dialogue with your web browser in order for you to carry out certain activities.

**Analytical/performance cookies** are used to help us improve our website by tracking your visits to our website and recognising your web browser when you are a repeat visitor so that we can gather statistics on new and repeat visitors to evaluate site effectiveness.

**Functionality cookies** are used to recognise you when you return to our website. This enables us to:

1. remember the choices you make (such as your user name, language and region) so you do not have to re-enter that information when you return to our website
2. personalise our website content for you.

**Targeting/advertising cookies** record your visit to our website, your response to our online advertisements, track the pages you have visited and the website links you have followed. We use this information to:

1. make our website more relevant to your interests based on your past visits to our website
2. tailor our online advertisements or offers on our or third party websites to those which are most likely to be of interest to you
3. evaluate the effectiveness of our online marketing and advertising campaigns.

The above cookies may be placed on your device by us or by third parties on our behalf, such as Google, DoubleClick and Facebook.

Fraud prevention

We may also use the above mentioned cookies to assist us in fraud prevention.

#### How to disable cookies

Most web browsers are initially set up to accept cookies. You can choose to not accept cookies by changing the settings on your web browser but if you block all cookies, including strictly necessary cookies, you may find that certain features on our website will not work properly.

You can choose not to accept third party cookies through your browser settings.

You can opt out of Google's use of cookies by visiting Google's Ad Settings, DoubleClick's use of cookies by visiting the DoubleClick opt-out page and Facebook's use of pixel information on Facebook's Ad settings.

You can also visit the following sites to check and select your preferences for online ads:

- [Digital Advertising Alliance](#)
- [Network Advertising Initiative](#)
- [Internet Advertising Industry](#)

#### *Collection of your personal information from third party sources*

- If you are involved in a business relationship with us, we may also obtain some limited information about you indirectly, for example when your colleagues give us your contact details and information about your role, or from publicly available sources such as the Internet and/or subscription-based services.

#### **Use of Your Personal Information**

We may use the information we collect about you for purposes which are made clear to you (or which you already know) when you provide your information or for the following purposes:

##### *Business-related purposes*

- protecting the security and integrity of our premises, websites and other information technology systems.

##### *Legal and compliance purposes*

- protecting ourselves and our employees and business counterparties against fraud and other criminal activity, and co-operating with law enforcement and other regulatory agencies;
- exercising and defending our legal rights and legal claims made against us; and
- complying with our legal and regulatory obligations.

Except as otherwise allowed by this policy, ADFCH BANK LTD will not trade, sell, or rent personal information but may collect, or provide aggregate statistics about its websites and their users to other parties who do not provide services directly to ADFCH BANK LTD.

Except in rare circumstances where ADFCH BANK LTD is required by law to disclose or otherwise process your personal information, ADFCH BANK LTD will only process your personal information as necessary for the purposes explained to you when the information is collected or otherwise set out in this policy. ADFCH BANK LTD will not collect your personal information unless it has concluded that it has a legitimate interest in pursuing the relevant purpose.

## Disclosures

ADFCH BANK LTD entities may share personal information about you between themselves, and they may disclose your personal information to technology and other service providers, including professional advisors, who hold and process the information on their behalf.

ADFCH BANK LTD may also disclose your personal information if it has a good faith belief that this is necessary for the legal and compliance purposes set out above. For these purposes, we may, for example, disclose information about you to courts and litigation counterparties, insurers, the police and other competent governmental authorities.

As we continue to develop our business, we might sell or buy assets. In such transactions, personal information is generally one of the transferred business assets. Also, if either ADFCH BANK LTD itself or substantially all of ADFCH BANK LTD's assets were acquired, personal information may be one of the transferred assets. Therefore, we may disclose and/or transfer personal information to a third party purchaser in these circumstances.

## Retention of Your Personal Information

ADFCH BANK LTD will retain your personal information as follows (or longer if required by law), and will then promptly delete the information