



## What are cookies?

We use “cookies” and other technologies when you visit or use our websites or mobile apps. In this document you may find more information and details on about the cookies and the similar technologies as well as how to control them.

General information on cookies can be found here: <http://www.allaboutcookies.org/>

## Consent

By using our websites, mobile sites, and mobile apps, you agree the use of cookies in accordance with the present policy. This policy applies additional to any other Legal agreement, terms and conditions or contract provision for the particular KAF IPB Service being used by you. If you do not accept the use of cookies, please disable them as specified below.

## Can I withdraw my agreement to the use of cookies and similar technologies?

If you wish to withdraw your agreement to accept cookies and similar technologies, please delete the cookies via your browser settings. There is a brief instruction further in the policy below and you can find further information on deleting and blocking cookies here: <http://www.aboutcookies.org/how-to-delete-cookies/>

Some of the similar technologies we use, such as JavaScript can also be disabled on your devices, but this may significantly impact the ability for our websites, mobile sites, or mobile apps to work on your devices.

## What are cookies and similar technologies?

Cookie is a small text file that a website saves on your computer or mobile device when you visit the site. It enables the website to remember your actions and preferences (such as login, language, font size and other display preferences) over a period of time, so you don't have to keep re-entering them, whenever you come back to the site or browse from one page to another. Cookies are generated by the server of the visited website when the browser of your device loads it. The website sends information to the browser and creates a text file. Each time the user returns to the same website, the browser extracts this text file and sends it to the website's server. The information that the cookie contains is specified by the server and may be used by the latter when the website is visited again by the user.

We use cookies to achieve different tasks such as like letting you navigate between pages efficiently and easily, remembering your preferences and generally improving your experience when browsing. We also use them to ensure that any ads you see on our websites or mobile apps and ads of other third parties are more focused to you and your interests.

We also use similar technologies such as '**pixel tags** and '**JavaScript**' to undertake these tasks. Pixel tags and JavaScript are tiny graphics files that contain a unique identifier that enable us to recognize when someone has our websites or mobile apps. This allows us, for example, to monitor the traffic patterns of users from one page within our websites or mobile apps to another, to provide or communicate with cookies, to understand whether you have come to our websites or mobile apps from via online advertisement displayed on a third-party website, to improve site performance.

If you visit our websites or mobile apps, we will deploy cookies and similar technologies to design an online service more suitable for your device, as well as to prevent and detect fraud. When you visit our website from any device we collect information about your use of the website, such as information about the device or browser you use to access the site (including device type, operating system, screen resolution, etc.), the way you interact with this site, and the IP address your device connects from. In many cases, the above said technologies are relying on cookies to function properly, and so declining cookies will impair their functioning, which means that you may not be able to exercise some activities within our secure online services unless these cookies or similar technologies are installed. Additionally, there might be a chance that we may

not be able to process certain transactions if you are physically located in certain countries.

Cookies set by us are referred to as "first party cookies". Cookies deployed by parties other than us are called "third-party cookies". Third party cookies enable third party features or functionality to be displayed on or through the website/app. The parties that set these third-party cookies can recognize your computer both when it visits the website in question and also when it visits certain other websites.

We may not influence or control over third-party cookies. If you would like to find out more about the types of cookies which may be downloaded as a result, please visit the website of the third-party provider to do so.

## **Types of cookies inserted**

There are different types of cookies which are usually split into the following categories, but note that not all these types will be used on our website or mobile app:

### **Necessary cookies**

These cookies are required in order to allow you to move throughout the website and use its functionalities, such as accessing secure areas of the website. Without these cookies the services you have applied for cannot be provided. These cookies are activated when you visit our website and remain active for the duration of your visit.

These cookies allow us to provide you our service.

### **Statistical cookies**

These cookies collect information about how you as a visitor use our website. For instance, which pages visitors go to most often and if they get error messages from web pages. This data in aggregate form is used to improve our websites and apps. This data is also used to identify whether customers may have specific interests needs based on pages they have visited within our websites/apps. These cookies allow us to provide you our service better.

### **Functionality cookies**

These cookies allow our website to remember choices you make and provide high level of personal features. These cookies can also be used to remember changes you have made to text size, fonts, and other parts of web pages that you are allowed to customize. The information these cookies collect may be anonymized and they cannot track your browsing activity on other websites. These cookies memorize your preferences in order to build-up your experience as user.

### **Target cookies**

These cookies are used to deliver adverts more relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of advertising campaigns. They are usually placed by third-parties (advertising networks) with the website operator's permission. They remember that you have visited a website and this information is shared with other companies or organizations such as advertisers.

These cookies are designed to provide you more efficiently with relevant ads.

### **Regulatory cookies**

These cookies are required for us to be able to comply with our legal and regulatory requirements such as anti- money laundering and fraud prevention. They also prevent your account from being misused by others. These cookies are activated when you visit our website and remain active for the duration of your visit.

### **Cookies in Emails**

We use cookies and similar technology in some of our emails which contain hyperlinks, each of which has a unique tag. They help us to understand a little bit about how you interact with our emails, and are used to improve our future email communications to you. If you click on links contained in this email it will allow us to track your use of our website and enable us to show content and offers of most interest to you.

If you do not wish to accept cookies from any one of our emails, simply close the email before downloading any images or clicking on any links. You can also set your browser to restrict cookies or to reject them entirely. These settings will apply to all cookies whether included on websites or in emails.

If you have configured your computer to automatically display images, or if you have added us to your email "address book" (or "safe senders" list), or if you have configured your computer to have "weak" security, cookies might be set at the same time as



you download, open or read an email from us. If you would prefer for this not to happen, you should disable the automatic displaying of images, or remove us from your address book or strengthen your security settings.

#### **How to control and delete cookies through your browser?**

The ability to disable or delete cookies can also be carried out by changing your browser's settings. In order to do this, follow the instructions provided by your browser (usually found in the 'Help', 'Edit' or 'Tools' facility). Some pages may not work if you completely disable all cookies, but many third-party cookies can be safely blocked. If you do switch off cookies at a browser level, your device won't be able to accept cookies from any website. This means you will struggle to access the secure area of any website you use and you won't enjoy the best browsing experience when you are online.