

LUCAYAS BANK

1. Introduction

This Cookie Policy applies to information collected and used by Lucayas Bank Limited (“LB”, “we,” “our” or “us”), when you access and use our website, www.lucayasbank.com. This information is collected through instruments known as cookies and various other technologies used to set and interact with cookies on our website and on our mobile applications. The terms “LB” “we”, “our” and “us” include (where applicable) all affiliates and subsidiaries of LB (“LB Group”).

This Cookie Policy explains what cookies are, how we use cookies and why, and what you can do to manage your cookie preferences. Where any information we collect through cookies qualifies as Personal Information, our Privacy Policy applies to the collection and use of that information. Please review this Cookie Policy and our Privacy Policy carefully.

2. What are Cookies?

For websites to function properly, it needs to collect certain basic information on its users. To do this, a website will create files known as Cookies, which are small text files containing small amountsof information on its users’ computer or mobile device. These Cookies are designed to allow our website to recognize its users on subsequent visits, or to authorize other designated websites to recognize these users for a particular purpose.

Cookies can be "persistent" or "session" cookies.

Session cookies last for the length of your visit to a website. They delete themselves when you close your browser.

Persistent cookies stay on your device when you close your browser. For instance, they can remember your user ID for websites where you log on. They can also store your choices for when you go back to a website.

3. How LB uses Cookies

Like most banks, we use Cookies to do lots of different jobs, which make your experience of the internet much smoother and more interactive. We also use similar technologies such as JavaScript to undertake these tasks.

We generally use Cookies to:

Ensure your security and privacy when using our secured website

Store login details for our secured website

Temporarily store input information in our calculators, tools, illustrations and demonstrations

Provide you with advertisements that are more relevant to you and your interests, improve our targeting and enhance your journey through our website and partner sites

Improve your browsing experience and our understanding of how you navigate through our website so we can identify improvements; and

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Evaluate our websites' advertising and promotional effectiveness (we own the anonymous data collected and don't share it with anyone without your consent).

If you visit our website, we will deploy these technologies to provide an online service more suited to the device you connect from. When you visit our website from any device (mobile, tablet or computer), we collect information about your use of our website, such as information about the device or browser you use to access our website (including device type, operating system, screen resolution etc.), the way you interact with our website, and the IP address your device connects from. You may not be able to initiate or complete some activities within our secure online services unless these Cookies or similar technologies are installed. Please note, we may not be able to process certain transactions if you are physically located in certain countries.

4. Third Party Cookies

In addition to our own Cookies, we may use various third-party cookies. Whether a Cookie is **'first'**, or **'third'** party depends on the website or domain placing the Cookie. In the context of this Cookie Policy, first party Cookies are Cookies set by us and all the information collected from such Cookies are received by us, while third party Cookies are set by other parties, we do business with. These parties may place unique Cookies on your browser when you visit our website, to collect information about your use of the website and possibly other online activities over time and across different websites and applications. These third parties collect data directly from your web browser and the processing of this data is subject to their own privacy policies.

5. Cookies in Emails

In addition to the Cookies we use on our website, we may also use Cookies and similar email tracking technologies to monitor the success of e-mail campaigns we operate. These help us to understand whether you have opened the email and how you have interacted with it. If you have enabled images, Cookies may be set on your computer or mobile device. Cookies will also be set if you click on any link within the email. If you do not want us to track emails we send you, some email services let you change your preferences and exercising these rights should effectively disable email tracking. In addition, you may also unsubscribe from our marketing emails as described in those emails.

6. Your Choices regarding Cookies

Enabling Cookies is not strictly necessary for our website to work but it will provide you with a better browsing experience and allow us and our third-party partners to ensure that the content we display, advertisements you see online, and marketing messages are more relevant to you and your interests. You can visit your web browser to delete or block these Cookies, but if you do this, it will likely impact the functionality or performance of our website and could stop you from using certain services provided through it.

You may have to manually adjust some preferences every time you visit our website and some features of our website may not work as intended. If you choose to disable cookies, we cannot guarantee how the operation of our website will perform during your visit. It will also affect our ability to improve our website or make changes to user preferences.

The following are examples of how you can manage or delete many of the Cookies served through our sites:

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Cookie opt-out links: You may manage or opt-out of certain uses of many Cookies served through our website by selecting this option on the website.

Browser settings: Many web browsers accept Cookies by default. If you prefer, you can usually change your browser's settings to reject and/or to remove many Cookies. If you use different devices to view and access our website (e.g. your computer, smartphone, tablet etc.) you will need to ensure that each browser on each device is adjusted to suit your Cookie preferences.