Cookie Policy

A cookie is a small text file that is saved in an internet browser when a user visits a website. Information about use of the Nedbank websites will be stored, to enable the Nedbank website to recognise the user and ensure an easier experience online. (An example of this is not having to enter details into the website, each time the page is accessed).

Objectives

Nedbank Limited ("Nedbank Group") recognises user rights under applicable privacy and data protection laws, especially the right to object, on reasonable grounds, to certain types of information processing. The incorrect use of cookies has the potential to open Nedbank to potential reputational risk. This policy aims to ensure the consistent and appropriate use of cookies in the Nedbank Group, so as to ensure compliance with the Protection of Personal Information Act, Electronic Communications and Transactions Act (ECT Act), and general privacy principles and legislations.

Nedbank Group may use cookies for the following purposes:

- to enable functionality and features on the Nedbank website; and
- to store preferences for the purposes of enhancing the user experience when using the Nedbank websites; and
- classifying and/or identifying user devices, site traffic monitoring and website analytics.

Scope

The Cookie policy is applicable to Nedbank Group (The Group), including all its subsidiaries and to all websites which are managed by the Group.

Policy Statement

1. **Use of Cookies**

   The Nedbank Group utilises cookies in order to better understand our customer online activies when utilising the Nedbank Group websites and thus ensure a more streamlined and user friendly experience. When users visit Nedbank Group websites, a cookie will be sent to the user's browser. The aim of this cookie is that, upon re-visiting the Nedbank website, the user's preference information such as language, will be remembered. This is done to improve user experience by allowing the Nedbank Group to provide customised services and notifications based on user preferences.

2. **Disabling Cookies**

   Most browsers allow cookies by default; however, a user may limit the collection of their preference information by disabling cookies or changing settings to request their permission each time a site attempts to set a cookie. If a user decides to not allow

cookies, this choice must be implemented through disabling cookies on the web browsers settings.

Note: Nedbank recommend allowing cookies as disabling or restricting cookies may limit functionality on the Nedbank website and some features may not work or display correctly. Where cookies are used for analytical purposes, no personal information of the user, may be used for the analytics. No cookies used by any Nedbank Group owned website, collects or store personal information, which can be used by third parties to identify an individual.

Where cookies are used for analytical purposes, no personal information of the user, may be used for the analytics.

No cookies used by any Nedbank Group owned website, collects or store personal information, which can be used by third parties to identify an individual.

3. **Types of Cookies which may be used on our websites**
   i. **Session Cookies**

   A session cookie is stored only in temporary memory and is erased once the browser is closed. These cookies typically do not identify the user or collect any information from the user's computer.

   ii. **Persistent Cookies**

   This type of cookie is permanent and is stored on a user's hard drive until an expiration date or until the user deletes them. Persistent cookies are used to collect identifying information about the user. This can include the user preferences and their use of the particular websites.

   iii. **First-party Cookies**

   Cookies that are created and owned by the Nedbank Group. These are generally utilised to identify language preferences or to render site-specific services.

   iv. **Third-party Cookies**

   These cookies are created and owned by third party companies that provide services to the Nedbank Group such as advertising, website analysis and social media sharing.