SIDIAN BANK COOKIE NOTICE

Effective January 2023

Introduction

At Sidian Bank Limited ("**Sidian**", **Bank**", "**we**"), we are committed to protecting the privacy and security of our website, internet banking application and mobile application visitors. As part of this commitment, we want to provide you with information about the types of cookies we use on our website and mobile applications, what they are used for, and how you can manage them.

We use cookies to do many different jobs, such as gathering information to improve your online experience by remembering your preferences, and letting you efficiently navigate between pages.

Cookies are small text files that are stored on your computer or mobile device when you visit a website or use an app. These cookies are then recognized by the website or app upon subsequent visits.

Why we use cookies

We use cookies to:

- Remember your preferences and actions, such as login information and language preference;

- Provide a better user experience by remembering your preferences and actions, and helping us to understand how our website is being used while protecting your identity; and

- Provide chat functionality on our website by storing your session information and chat history.

- Determine the number of visitors to our site and decide on the services and offers relevant to you.

Types of cookies

The types of cookies used on this website fall into one of four categories – persistent, performance, functionality and targeting.

- **Persistent**

  The collection of data in this category plays a crucial role in delivering our services to you. It is imperative for the proper functioning of the website and ensures the verification of your identity while preserving your security and privacy. This category

enables you to navigate and utilize various features such as secure areas. Disabling cookies through browser settings will hinder the functionality of the website, hence, this category is always active. The data collected is strictly for operational purposes and is not utilized for marketing or the objectives outlined in the other three categories.

- **Performance**

The anonymous data collected in this category plays a crucial role in improving our website's functionality and ensuring that the products and services we offer cater to your and other users' needs. It gives us insight into which areas of the website are frequently accessed and if any error messages occur. While it is primarily used to enhance the overall user experience, in exceptional situations related to mobile banking, the data collected allows us to identify specific issues faced by users.

Rest assured, this data is not utilized for targeted online advertising purposes. Without it, we cannot evaluate our website's performance and implement necessary changes to enhance your banking experience.

- **Functionality**

The information collected under this category allows our website to recall the preferences you have selected including region and language. This leads to a more personalized experience for features that can be adjusted to your liking. Additionally, it may be utilized to fulfil requests made by you, such as watching a video or commenting on a blog.

Moreover, this data ensures that our banking services and communications align with your interests. It is important to note that this category cannot monitor your activity on other websites. Without this information, the website would not be able to remember your previous choices or provide you with a personalized experience.

- **Targeting**

The data collected under this category is utilized to increase the relevance of our communications to you. This information is shared with other Sidian systems or third-party entities, such as advertisers and social media platforms, to deliver targeted advertisements and messages.

If you prefer not to give your consent for this category, it is important to be aware that you may still receive generic advertisements or service messages, but they may not be as personalized to your interests.

For more information on the cookies in each category please see the tables below.

Cookies in each category

- **Persistent**

Cookie	Domain	Duration	Description
PHPSESSID	sidianbank.co.ke	Session	Cookie generated by applications based on the PHP language. This is a general purpose identifier used to maintain user session variables. It is normally a random generated number, how it is used can be specific to the site, but a good example is maintaining a logged-in status for a user between pages.
G_ENABLED_IDPS	.credible.sidianbank.co.ke	Session	Used to Sign in with Google
TawkConnectionTime	sidianbank.co.ke	Session	Session cookie. This cookie remembers the end user so that past chat conversations can be identified to improve service.
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- **Performance**

Cookie	Domain	Duration	Description
_gid	sidianbank.co.ke	1 day	This cookie is set by Google Analytics. It stores and update a unique value for each page visited and is used to count and track pageviews.
_ga	sidianbank.co.ke	2 years	This cookie name is associated with Google Universal Analytics - which is a significant update to Google's more commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each

Cookie	Domain	Duration	Description
			page request in a site and used to calculate visitor, session and campaign data for the sites analytics reports.
_gat_UA-199287961-1	sidianbank.co.ke	1 minute	This is a pattern type cookie set by Google Analytics, where the pattern element on the name contains the unique identity number of the account or website it relates to. It is a variation of the _gat cookie which is used to limit the amount of data recorded by Google on high traffic volume websites.

- **Functionality**

Cookie	Domain	Duration	Description
twk_idm_key	sidianbank.co.ke	Session	Tawk set this cookie to allow the website to recognise the visitor in order to optimize the chat-box functionality.
mtsnb_lastvisited	sidianbank.co.ke	10 years	To store last visit,
mtsnb_lastvisit_posts	sidianbank.co.ke	10 years	To store if a message has been shown.
mtsnb_seen_2754	sidianbank.co.ke	1 year	
twk_idm_key	credible.sidianbank.co.ke	Session	Tawk set this cookie to allow the website to recognise the visitor in order to optimize the chat-box functionality.

- **Targeting**

Cookie	Domain	Duration	Description
_gat_gtag_UA_199287961_1	sidianbank.co.ke	1 minute	This cookie is part of Google Analytics and is used to limit requests (throttle request rate).
_gcl_au	sidianbank.co.ke	3 months	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services

_fbp	sidianbank.co.ke	3 months	Used by Meta to deliver a series of advertisement products such as real time bidding from third party advertisers
NID	google.com	6 months 3 days	This cookie is set by DoubleClick (which is owned by Google) to help build a profile of your interests and show you relevant ads on other sites.
test_cookie	doubleclick.net	15 minutes	This cookie is set by DoubleClick (which is owned by Google) to determine if the website visitor's browser supports cookies.