

Cookie Policy

1. INTRODUCTION

The **IBL Bank** website, namely <https://www.ibl.com.lb/english/home> (the “**Website**”) uses technology to collect information about its use, to distinguish between users, to help us provide you with a good experience and to allow us to improve the site and the service we offer. This means that when you visit our Website, cookies or similar technologies will be placed on your computer, mobile device, tablet or other device.

This cookie policy explains:

- how we use cookies and other internet tracking software
- the choices you can make about whether we can put some types of cookies on your computer, mobile device, tablet or other device.

For the purposes of this cookie policy when we refer to “personal data” we mean data which identifies or may identify you as an individual, which may include for example your name or online identifiers such as your IP address. It also includes pseudonymous identifiers (e.g. strings of numbers of letters) if it is possible for us to identify you from these.

2. COOKIES – WHAT ARE THEY?

A “cookie” is a small text file that is stored on your computer, mobile device, tablet or other device when you visit a website or use an application.

Some cookies are deleted when you close down your browser. These are known as session cookies. Others remain on your device until they expire or you delete them from your cache. These are known as persistent cookies and enable us to remember things about you as a returning visitor.

Our Website uses both session and persistent cookies.

3. HOW WE USE COOKIES

Cookies allow us to recognise users (where appropriate), tailor the content on our Website to fit the needs of our Website’s visitors, and help us improve the user experience. Without certain types of cookies enabled, we cannot guarantee that the Website and your experience of it are as we intended to be.

We use cookies to obtain information about your visits and about the device you use to access our Website.

This includes where available, your IP address and pseudonymous identifiers, operating system and browser type and, depending on the cookie, also includes the reporting of statistical data about our users’ browsing actions and patterns.

4. WHY WE USE COOKIES

If you visit our Website, we will deploy cookies to provide an online service more suited to the device you connect, as well as to prevent and detect fraud and keep you connection secure. When you visit our Website from any device (mobile, tablet or PC), we collect information about your use of this site, 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. You may not be able to initiate or complete some activities with our secure online services unless these cookies or similar technologies are installed.

We additionally use cookies (and other similar technologies) to:

Cookie Policy

- (a) provide products and services that you request and to provide a secure online environment;
- (b) manage our marketing relationships;
- (c) give you a better online experience and track website performance;
- (d) help us make our Website more relevant to you.

5. COOKIE CATEGORIES

This section explains in more detail about each cookie category and how you can control their use.

The length of time a cookie stays on your device depends on its type. We use two types of cookies on our Website:

(a) Session cookies

These are temporary cookies which only exist during the time you use the Website (or more strictly, until you close the relevant browser). Session cookies help our Website remember what you chose on the previous page, avoiding the need to re-enter information and improve your experience whilst using the Website.

(b) Persistent cookies

These are cookies which stay on your device after you have closed your browser. Persistent cookies help us identify you as a unique visitor.

We also categorise our cookies to help our customers understand the specific reason for each cookie.

(a) Necessary Cookies

Cookies that are necessary for us to provide a product or service you have requested and to provide a secure online environment. Without these cookies we may be unable to provide some products or services that you might request. Other "necessary" cookies keep our Website secure. In addition, these cookies remember your preferences and tailor the Website to provide enhanced features. Without these cookies, we cannot remember your choices or personalise your online experience.

More specifically, necessary cookies are used to:

- deliver interactive services, such as online banking;
- maintain online security and protect against online fraud; and
- record your preference regarding our use of cookies on your device, and remember relevant information as you browse from page to page to save you re-entering the same information repeatedly.

You may find the necessary cookies that we use on our website in Appendix A.

(b) Statistic cookies

Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously. More specifically, statistic cookies collect aggregated information and they are not used to identify you. We use this type of cookie to understand and analyse how visitors use our online services and look for ways to improve them.

Cookie Policy

(c) Marketing Cookies

Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third party advertisers. More specifically, marketing cookies collect anonymous statistical data related to the user's website visits (average time spent on the website and the type of pages that have been loaded) in order to segment the website's users according to factors, like demographics and geographical location and enable media and marketing agencies structure, understand their target groups and customise online advertising.

You may find the marketing cookies that we use on our Website in Appendix B.

6. THIRD PARTY WEBSITES

Our Website may link through to third party websites that may also use cookies over which we have no control. We recommend that you check the privacy and cookies policies of those websites for information about the cookies they may use and the collection of personal data. We cannot accept any responsibility for any content contained in these third party websites.

7. KEEP IN MIND

(a) Cookies that are already on your device

Turning off one or more types of cookies will not delete any that have been downloaded in the past. We may still use data we collected up to that point, but will stop collecting new data.

(b) Managing cookies choices in your browser

You can turn off or delete cookies in your browser. If you do this, it may affect sites that use similar cookies to us.

8. HOW TO CONTROL & DELETE COOKIES

Cookies help you get the most out of our Website. However, you can set up your browser to delete or refuse some or all of them, or to be notified when you are sent a cookie and therefore, choose whether or not to accept it. You may also delete or refuse, some or all of the cookies, on our Website at any time.

Please remember, if you do delete some or all your cookies, some features on our Website, such as remembering your username, may not work and your experience on our Website may be affected. Unless you have adjusted your browser settings so that they will delete or refuse cookies, cookies will be issued or reissued when you log on to our Website. If you do decide to delete or refuse cookies but subsequently decide that you would in fact like to allow cookies, you should adjust your browser settings and continue using our Website. Cookies will then be sent to and from our Website.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org. Alternatively, you can search the internet for other independent information on cookies.

Cookie Policy

APPENDIX A

The table below details the necessary cookies that we use.

Cookie	Provider	Cookie category	Type of cookie	Purpose/description
PHPSESSID	backend	Strictly necessary cookies	Session	Store the logged in user
_ga	google	Performance cookies	Secure	Helps website owners measure how users interact with website content
_gid	google	Performance cookies	Secure	Helps website owners measure how users interact with website content
isLoggedIn	backend	Functionality cookies	Secure	Helps to regenerate a new PHPSESSID for security reason

APPENDIX B

The table below details the marketing cookies that we use.

Cookie	Provider	Type of cookie	Purpose/description
_cc_dc	crwdcntrl.net	Persistent	Lotame is a Data Management Platform (DMP) which, through these cookies, obtains information (neither personal nor sensitive data) of user browsing in order to provide publicity that is consistent with habits and target marketing strategies more efficiently
_cc_id	crwdcntrl.net	Persistent	
_cc_cc	crwdcntrl.net	Persistent	
_cc_aud	crwdcntrl.net	Persistent	