# **Cookie Policy**

Our <u>Privacy Notice</u> explains all our principles relating to the collection, processing and storage of your information. This Cookie Policy explains how and why we use cookies and similar tracking technologies, such as web beacons and pixels, (collectively 'Cookies') when you use or visit our digital resources, such as our website or when you open any of our HTML marketing emails (we refer to our website and HTML emails collectively as 'the Sites'). This policy should be read together with our Privacy Notice.

#### What are cookies?

Cookies are small text files that can be stored on and accessed from your device when you visit one of our sites and enables us to collect information about how you use our sites. Cookies are useful because they allow our sites to recognize your computer or mobile device and remember what you did the last time you visited. Cookies also allow us to analyze how well our sites are performing, or even allow us to recommend content we believe will be most relevant to you.

In addition, our sites may contain other tracking technologies such as web beacons or pixels. These are typically small, transparent images that provide us with statistics for similar purposes. They are often used in conjunction with cookies, though they are not stored on your computer in the same way. As a result, if you disable cookies, web beacons may still load, but their functionality will be restricted.

# Why we use cookies

To make americanbankbd.com work as envisioned, and to provide you with the best user experience, we sometimes place cookies on your device. Many websites do this. The functions of cookies on our sites can generally be categorized as either performance related or targeting related.

1. Performance - We utilize these types of cookies to allow us to remember your preferences. We may use performance cookies to keep track of which pages are most popular, which method of linking between pages is most effective, and to determine why a page may be receiving an error message. We may also use these cookies to highlight articles or services that we think will be of interest to you based on your usage of the website.

Performance cookies collect information about how you are using our sites, including which pages you visit and if you experience any errors. These cookies do not collect any information that could identify you and are only used to help us improve how our sites work, understand our users' interests, and measure the effectiveness of our content. We generally use independent analytics companies to perform these services for us, and when this is the case, these cookies may be Third Party Cookies.

Some examples of how performance cookies are used:

- Web analytics: Provide anonymous statistics on how our web site is used (American Bank utilizes Google Analytics and Facebook Pixel)
- Error management: Help us improve the web site by measuring any errors that occur
- Research: For comparison with other websites using data collected by industryaccepted measurement and research companies

Some of our performance cookies are strictly necessary for the proper functioning of our sites. Strictly necessary cookies are essential to navigate around a website and use its features. They help protect your privacy when you're using our sites. They may let you complete online applications and forms securely and if you leave your computer signed into Internet Banking, cookies may prompt you to end your secure session or automatically end the session for you. These cookies do not gather information about you that could be used for marketing or remembering where you have been on the internet. If you prevent or block performance cookies, which includes strictly necessary cookies, we cannot guarantee how our sites will perform for you.

2. Targeting - Generally, targeting cookies are third party cookies that we use to provide security in your interactions with us and to chart the effectiveness of our marketing materials by tracking users' clicks. Targeting cookies cannot determine who you are.

American Bank utilizes the following targeting cookies:

- Segmint.net cookie does not cross-domain track, no personally identifiable information stored in the cookie and only contains an arbitrary value as a Segmint ID
- Adsrvr.org cookie DSP cookie for open-internet ad buys, these cookies are mapped to the Segmint.net cookie to facilitate delivery to known/unknown arbitrary value Segmint IDs on the open internet if an insertion order is placed

## How you can manage cookies

You have, to some extent, the ability to block some cookies and to delete ones already on your devices.

If you want to opt out of Google Analytics, you can download and install the add-on for your web browser.

The browsers on most computers and mobile devices are usually set up to accept cookies. If you want to change your cookies preferences for our sites, or any other website, you can do this through your browser settings. Your browser's "Help" function will provide you the information to make these changes.

Before you change your cookie preferences, remember that cookies are often used to enable and improve certain functions on our sites. If you choose to switch off or disable certain cookies, it will likely affect how our sites work. Without allowing cookies you may not be able to sign in to Internet Banking.

You can also use opt-out tools provided by industry groups to block cookies and delete those that have already been placed on your device. If you block cookies, the source of the blocked cookies will place an 'opt-out' cookie on your device. The opt-out cookie tells the source of the cookie not to include information from that device in its data. If you delete all cookies, change your browser settings, switch browsers or computers, or use another operating system, you may need to reset your device to block future cookies from being placed.

We honor 'Do Not Track' browser settings, meaning we will not track your browser for marketing purposes while you have 'Do Not Track' turned on in your browser settings.

## **Updates**

We may make changes to our cookie policy to keep it current with industry standards and applicable law. The date of the most recent revisions will be printed on this page.

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