COOKIE POLICY

This Cookie Policy provides you with clear and comprehensive information about the cookies we use and the purposes of using them.

What are cookies?

Cookies are small text files which are commonly downloaded to your computer or handheld device, whenever you visit a website. Cookies enable the websites using such tools, to recognize a user's device and 'remember' the user's actions and preferences over time.

What cookies do we use?

Our website, web banking service and mobile app, use cookies to distinguish you from other users of our internet services. This helps us to provide you with a good experience when you browse our website or use our web banking and mobile app and also allows us to improve our services. By continuing to browse our website or use our web banking and mobile app, you are agreeing to our use of cookies.

We use the following types of cookies:

1. Strictly necessary cookies – These are cookies that are required for the operation of our web banking service and mobile app and for the provision of a secure online environment. They include, for example, cookies that enable you to log into secure areas of our website, web banking and mobile banking. These cookies cannot be disabled.

2. Functional cookies – These are used to recognize you when you return to our website, web banking and mobile app. This enables us to personalize our content for you and remember your preferences (for example your choice of language or User ID).

Within these two categories, cookies are classified as either session or persistent cookies. "Session" cookies are temporary and once you close the browser window, they are deleted from your device. "Persistent" cookies remain on your device for a longer period and are used by the website, web banking and mobile app, to recognize your device when you return. Bank of Cyprus uses both session and persistent cookies.

You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

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Cookie	Type	Purpose	Retention Period
Language Cookie	Functional Cookie (persistent cookie)	This allows us to provide you with a better customer experience when using our Web banking service and Mobile app. It allows us to tailor your website experience by remembering your preferred language on subsequent visits.	Until the customer blocks the use of cookies or until the Bank of Cyprus App is deleted from the customer's handheld device and at the latest after a period of 2 years
User Name Cookie	Functional Cookie (persistent cookie)	This allows us to provide you with a better customer experience when using our Web banking service and Mobile app. It allows us to tailor your website experience by remembering your user name on subsequent visits.	Until the customer disables the "*Remember my User ID*" option or until the Bank of Cyprus App is deleted from the customer's handheld device, and at the latest after a period of 2 years
Authentication Cookie	Functional Cookie (session cookie)	This allows us to identify the current interaction session. It allows customers to gain access to authorized content across pages.	The cookie is stored in temporary memory and is completely erased when the browser is closed
Fraud / Security Cookie	Strictly necessary cookie (persistent cookie)	This allows us to perform security checks and enhance the customer security when using our Web Banking service and Mobile app.	The cookie passes through a calculated non-reversible hash code (from this code it's impossible to derive any user specific information). The non-reversible hash code is stored for a maximum period of 1 year
Malware detection cookies: • Phishing cache • Malware cache • Malware counter • Malware guid • Encryption disabled • Encryption user inspection • Components state • Secure channel cookie name	Strictly necessary cookies (persistent cookies)	These allow us to perform checks that enhance customer security by detecting malware infected devices that are used to access our Website, Web Banking service and Mobile App	These cookies are stored for a period that will not in any case exceed 24 hours

How to control cookies

By ticking the '*Remember my User ID (uses cookies)*' box and/or by making a language selection above the *'(selection uses cookies)'* box, you consent to our use of User Name cookies and Language cookies, respectively, both in the current browsing session as well as in future browsing sessions for a pre-defined period.

If you wish, in the future, to restrict or block the use of cookies, you can do this through your browser settings, thus returning to the default state where neither feature is enabled.

For more information about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org.