

OPPORTUNITY BANK
UGANDA LTD.

Policy

Cookies Policy

November 2023

Colophon

Author	:	(Head of Legal/Company Secretary)
Document Name	:	Cookie Policy
Approved by	:	The Board of Directors of Opportunity Bank (Uganda) Ltd.
Approval Date	:	November 2023
Effective Date	:	November 2023
Date due for review	:	November 2025
Responsible for review	:	Board Operations Committee

Definitions

Policy	:	Policies formulate principles, rules, and guidelines that are adopted by the Bank to reach its long-term goals. "Policy" or "policies" used as a generic term include the board charter, terms of reference and codes of conduct.
Procedure	:	Procedures formulate the specific methods employed to express policies in action in day-to-day operations of the Bank. Procedures ensure that policies are translated into steps that result in an outcome compatible with the objectives of those policies.
Bank	:	Opportunity Bank (Uganda) Ltd.
Board	:	The Board of Directors of the Bank
Act	:	Data Protection and Privacy Act 2019

TABLE OF CONTENTS:

1 BACKGROUND AND PURPOSE 4

2 SCOPE..... 4

3 COOKIE POLICY REVIEW 4

 3.1 Policy review 4

4 WHAT ARE COOKIES?..... 4

5 WHAT WE USE COOKIES FOR..... 4

 6 TYPES OF COOKIES TO BE USED..... 5

 7 HOW TO MANAGE COOKIES..... 5

1 BACKGROUND AND PURPOSE

Opportunity Bank Uganda Limited is a licensed financial institution under the FI Act. The Bank's corporate governance framework and business operations are firmly grounded on the law and relevant regulations in Uganda, and further benchmarked on industrial best practices.

The Cookie Policy explains how cookies and similar technologies, such as pixels, beacons and tags are used by Opportunity Bank Uganda Limited on our websites and other online services. It also establishes a framework that shall protect the bank against any legal action that may come from the misleading use of cookies by third-party services. The Policy covers; what cookies are, what cookies you specifically use, how you specifically use them and how users can change cookie settings or opt out.

2 SCOPE

This policy applies to all website users at all levels, and other online services or platforms of Opportunity Bank Uganda Limited.

This policy is intended to complement the institutional framework that address data protection and privacy within the business, in totality and does not replace such policies/documents but should be read in conjunction therewith. Such policies include, but are not limited to:

- Branch Operations Policy
- Credit Risk Policy
- Compliance Policy

3 COOKIE POLICY REVIEW

3.1 Policy review

A review of this policy will be performed:

- Every twelve months.
- As a result of operational changes as well as changes in the business environment (including market trends and experience)

4 WHAT ARE COOKIES?

Cookies are small text files which are stored on your computer, mobile or other device when you first visit a website, containing the details of your browsing history on that website.

Cookies do not physically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies.

5 WHAT WE USE COOKIES FOR

We use cookies for the following:

- a) Help the users optimise their visit on the website by enabling the browser to remember information specific to a given user.
- b) Recognise and count the number of visitors, analyse how well our website is performing.
- c) Remember the username and preferences. This makes it possible to match the preferred interests more quickly and make the content displayed more relevant to the user.
- d) Protect the user from fraud and keep improving security.
- e) Study how people use our websites and apps and our other services, so we can improve them.
- f) Decide which of our products, services and offers may be relevant for our users.
- g) Tailor the marketing you see on social media, apps and other websites. We will not sell or distribute cookie information without your prior consent. If you are concerned about your data, you have the right to require us to correct any inaccuracies in your data free of charge.

6 TYPES OF COOKIES TO BE USED

- a) Strictly Necessary-cookies that are essential to provide you with services you have requested, which means they cannot be switched off through the privacy settings link.
- b) Performance-cookies which measure how often you visit our website and online sites and how you use them. We use this information to get a better sense of how our users engage with our services and to improve our sites, so that users have a better experience.
- c) Functionality-cookies that are used to recognise you and remember the users' preferences or settings when you return to our site, so that we can provide you with a more personalized experience.
- d) Advertising-cookies that are used to collect information about your visit to our site, including the content viewed, the links followed and information about a particular browser used, device and IP address of the user.

7 HOW TO MANAGE COOKIES

One can choose to block, delete or disable cookies as your browser or device permits. In the event one uses browser settings to block, delete or disable cookies some features and functionality on our website will be affected or you may not be able to access some parts of the website. To enable or disable cookies, follow the instructions provided by the browser.

ATTESTATION:

This revised policy was approved by the Board of Directors of Opportunity Bank Uganda Ltd in their meeting held on _____.

Cookies Policy



Phillip Karugaba
Board Chairman

Julius Ahumuza
For Company Secretary