

COOKIE NOTICE

Version: April 2021

The purpose of this notice is to inform you about the cookies that we use on our website, and their purpose.

We are required to obtain your consent for certain cookies.

What are cookies?

Cookies are small files which are stored by your browser on your computer, tablet or smart phone. Each cookie is designed to hold different types of data specific to a particular user (yourself) and the website (us).

Cookies can be categorised as essential or non-essential.

Essential cookies are required for the proper operation of the website and collect very little data about you. We are not required to obtain your consent to the use of these cookies. If you prevent these cookies, you may not be able to use the website or certain functions and we cannot be certain that our website security controls will function properly during your visit.

Essential cookies can be sub-divided as follows:

- Strictly necessary: these cookies let you move around the website and use its essential features. These cookies do not collect data that can be used for marketing or remembering where you have been on the internet.
These are used, for example, to:
 - Make sure you connect to the right service on our website when we make any changes to the way the website works.
 - To route you to the specific areas you have requested when navigating through the site.
- Functionality: these cookies are used to remember your settings, to improve your visit and for the provision of our online services.
These are used, for example, to:
 - Remember if we have already asked you if you have read and understood the information about the cookies used on the website.
 - Remember your preference or settings (if any).
 - Allow us to ensure that the session is authenticated when logging in to our Online Services.

Non-essential cookies collect more targeted data and are used either for statistics and analytics and targeted advertising and marketing. Since these cookies do not contribute to the operation of the website, we are required to obtain your consent (if we use any through the website).

Non-essential cookies can be sub-divided as follows:

- Performance: these cookies collect information about how you use a website. These cookies do not collect data that could identify you and are only used to help in improving the website and how it works. They also help in understanding visitors’ interests and measure effectiveness.

These are used, for example, for:

- Analytics, to provide statistical data on how the website is used.
- Affiliates, to let partners know if a visitor visited their website or *vice versa*.
- Error and content management, to help monitor errors and content usage to solve any issues and help optimise content.
- Maintaining and testing designs, to let web developers maintain the current site and possibly test for new designs.

- Targeting: these cookies are linked to services by third parties and are placed through the website for advertising service providers. They work by uniquely identifying your browser and device. These cookies are not necessary for the functioning of the website and you can choose not to allow them (if any).

These are used, for example, to:

- Link to social media pages.
- Provide advertisers (directly or indirectly) with information on your visit.
- Provide data for audience research and segments.

The list of cookies that we presently use on our website is given below.

What cookies do we use?

The cookies currently used for visitors of our website are the following:

Cookie Name	Cookie Classification	Cookie Lifespan	Domain	Cookie Purpose
CMSWindowsUser	Functional	Session	sparkasse-bank-malta.com (first party)	Stores information for users who were imported from an Active Directory domain during authentication.
__RequestVerificationToken	Functional	Session	sparkasse-bank-malta.com (first party)	This is an anti-forgery cookie set by web applications built using ASP.NET MVC technologies. It is designed to stop unauthorized posting of content to a website, known as Cross-Site Request Forgery. It holds no information about the user and is destroyed on closing the browser.

ASP.NET_SessionId	Functional	Session	sparkasse-bank-malta.com (first party)	Keeps the user session ID for security reasons.
CookieConsent	Functional	1 year	sparkasse-bank-malta.com (first party)	Stores the user's cookie consent state for the current domain

For visitors using the Online Services, through the login page accessible via our website, we use the following cookies:

Cookie Name	Cookie Classification	Cookie Lifespan	Domain	Cookie Purpose
JSESSIONID	Functional	Session	sbm.services (first party)	Online Banking Session Cookie
NODEGROUP_FE	Functional	Session	sbm.services (first party)	Nodegroup Assignment of the Load Balancer
BNIS_STCookie	Functional	Session	sbm.services (first party)	Inserted by WAF to sign/hash the former two cookies to avoid "Cookie Hijacking"
BNES_JSESSIONID	Functional	Session	sbm.services (first party)	Helper Cookie for BNIS_STCookie
BNES_NODEGROUP_FE	Functional	Session	sbm.services (first party)	BNIS_STCookie

Some of these cookies are managed for us by third parties. Where this is the case, we do not permit the third party to use the cookies for any purpose other than those listed above.

Consent and withdrawal

When you first visit our website, you are presented with a cookie banner; by law we are required to inform you of the cookies we use and to obtain your consent where required.

If you choose to accept and consent to certain cookies, your browser will remember this for the next time. All cookies will expire periodically (depending on the cookie and type of data collected).

You may choose to withdraw consent at any time. You will need to do this by changing some of your browser settings.

To understand how to better do this, please visit www.cookiepedia.co.uk/how-to-manage-cookies or www.aboutcookies.org/how-to-delete-cookies/.