IIG Bank IP Address and Cookie Policy

1. Introduction

Welcome to IIG Bank's IP Address and Cookie Policy (or the "**Policy**").

IIG Bank (Malta) Ltd (C 48767) of Level 20, Portomaso Business Tower, Portomaso, St. Julians STJ 4011, Malta (the "**Bank**"; "**we**", "**us"** or "**our**") may collect two types of information about you resulting from your use of its website <https://www.ii2gbank-malta.com/index.php> (the "**Website**" or the "**Site**"), as follows:

(i) personal information, when using the contact form, including your name, surname and contact information; and

(ii) aggregate information which is generated from the practices that we have in place regarding the 'cookies' and Internet Protocol Address ("**IP Address**") of the users of the Website.

Our practices regarding the collection and processing of your personal information are set in our **Privacy Notice** < https://www.iigbank-malta.com >. Correspondingly, the practices that we have in place for the generation of aggregate information are described in this **IP Address and Cookie Policy**.

Please read the following carefully to understand how and why the Site uses your IP Address and cookies. If you do not accept or agree to the practices described in this Policy, you must exit the Site immediately!

2. IP Address

2.1 What happens when you visit the Site

Every time you connect to the internet or, if you use an always-on connection, such as broadband or ADSL, when you boot up or restart your computer, you are automatically assigned a unique identifying number known as an IP Address. This IP Address, which contains information regarding the location of your computer on the internet (your country of origin) and the name of your internet service provider ("**ISP**"), is automatically logged by the Site.

2.2 What is an IP Address?

When you first started your internet session (i.e. your computer connected to the internet), your computer was automatically assigned a unique number (normally in the region of 9 or 10 decimal numbers), known as an **IP Address**. This is your computer's unique address on the internet.

Without an IP Address, websites would not be able to deliver their content to you given that they would not be able to find your computer on the internet. Since each time you disconnect and reconnect to the internet a new IP Address is automatically assigned to your computer, IP Addresses are not inherently capable of identifying you as an individual (at least, by themselves and not combined with other identifiers). An IP Address does, however, contain information regarding the location of your computer on the internet (your country), and the name of your ISP.

2.3 How do we collect your IP Address

Each time you visit a page on the Site, your computer sends out a message asking for the requested content to be delivered. This message sent by your computer also encloses your IP Address as a form of "**return**

address", so that our Website may find your computer in order to send it that requested content. Our web-server automatically logs all these messages.

2.4 What do we do with your IP Address?

When we log your IP Address, the data collected is grouped up with the other logged IP Addresses in order to provide us with the statistics on the geographic location of visitors to our Website, how long they stay on the Site, which are the most viewed pages and for other statistical reasons that may be relevant for our business.

We gather your IP address automatically and store it in log files. These files also contain information relating to your browser type, ISP, operating system, date/time stamp, clickstream data and the files viewed on Site. Collecting this type of information allows us to generate aggregate information for the purposes of developing the Site, including in terms of overall user trends and activities online (such as the number of unique visitors, pages accessed and viewed most frequently or the search terms entered). It also allows us to administer the Site, diagnose any potential server problems, analyse visitor trends and statistics, and generally helps us to provide you with a better internet experience.

IP Addresses are not stored for longer than necessary for the above stated purposes.

3. Cookies

3.1 What are 'cookies'

The Website uses cookies to distinguish you from other users. They allow us to analyse trends and administer the Site, to help us to provide you with a good experience when you browse the Site and to develop and improve the Site at the same time.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive. A cookie enables the website to remember users that have already visited. Without a cookie, every time you open a new web page, the server where that page is stored will treat you like a completely new visitor. Cookies allow us to remember your custom preferences such as your language preference and allow you to complete tasks without having to re-enter your information when browsing.

Cookies typically contain the name of the website that the cookie came from, the lifetime of the cookie as well as a randomly generated unique number. Websites typically use this number to ensure that you are recognised when you visit the website again, while you move from page to page within one website and that any information you have entered is remembered.

3.2 What information do we collect from cookies

Each time you visit our Website, a cookie is issued to record your visit.

Furthermore, a cookie is used to store whether you have read or chose not to display the cookie policy banner (this is determined when the [x] on the cookie banner, or the cookie policy pdf link are clicked).

In addition, each time you log into your Internet Banking account, our server will issue you with a session cookie to authenticate you as the account holder.

We primarily use the following cookies:

- **Strictly necessary cookies**. These are cookies that are required for the operation of the Website. By way of illustration, these include cookies that enable you to log into secure areas of the Site and make use of its various functions.

- **Analytical or Performance cookies**. They allow us to recognise and count the number of visitors and to see how visitors move around the Website when they are using it. This helps us to improve the way the Site works, for example, by ensuring that users are finding what they are looking for easily.

- **Functionality cookies**. These are used to recognise you when your return to the Site and attempt to log-in to your account. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).

- **Targeting cookies**. These cookies record your visit to the Site, the pages you have visited and the links you have followed. We will use this information to make the Site and the advertising displayed on it more relevant to your interests.

- **Sessions cookies**. These enable us to record session information, including the data and duration of your visit to the Website, the web pages which you viewed during your visit, your IP Address the type and browser which you used, and your computer's operating system.

We do not use cookies to collect or store any personal information.

The statistical analysis which we obtain from cookies allows us to improve the Website, to generally make your internet experience more enjoyable and to provide a value-added service.

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

Cookie	Name	Purpose	More information
Google Analytics	_utma	Used to distinguish users and sessions. The cookie is created when the javascript library executes and no existing_utma cookies exists. The cookie is updated every time data is sent to Google Analytics	Set to never expire but may be set to expire (after 14, 26, 38 or 50 months)
Google Analytics	_utmb	Used to determine new sessions/visits. The cookie is created when the javascript library executes and no existing_utmb cookies exists. The cookie is updated every time data is sent to Google Analytics.	Set to never expire but may be set to expire (after 14, 26, 38 or 50 months)
Google Analytics	_utmt	Used to throttle request rate.	Set to never expire but may be set to expire (after 14, 26, 38 or 50 months)
Google Analytics	_utmv	Used to store visitor-level custom variable data. This cookie is	Set to never expire but may be set to expire (after 14, 26, 38 or 50 months)

		created when a developer uses the _setCustomVar method with a visitor level custom variable. This cookie was also used for the deprecated _setVar method. The cookie is updated every time data is sent to Google Analytics.	
Google Analytics	_utmx	Used to determine a user's inclusion in an experiment	Set to never expire but may be set to expire (after 14, 26, 38 or 50 months)
Google Analytics	_utmz	Stores the traffic source or campaign that explains how the user reached your site. The cookie is created when the javascript library executes and is updated every time data is sent to Google Analytics.	Set to never expire but may be set to expire (after 14, 26, 38 or 50 months)
Internet Banking	loginCookie	Internet Banking Session Cookie	Contains userid
Banner Cookie	iigcookiebanner	Stores whether to show the banner or not depending on whether the [x] or Cookie Policy PDF link was clicked	Expires in 365 days

Please note that third parties (including advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical and performance cookies or targeting cookies.

3.3 Acceptance and blocking of cookies

You do not have to accept cookies to use our Website.
You can control the use of cookies at the individual browser level, and can even block or reject all or some cookies by activating the relevant setting on your browser. **If you do block or reject cookies,** you may still be able to access and use the Site, but your ability to use some of its features and areas, together with the services that you connect to through the Site, may be limited or may simply not function properly.
Many browsers also allow you to browse privately, whereby cookies are automatically erased after you visit a site. The following is a list of the most common browsers and the way in which you can activate private browsing:

- **Internet Explorer 8 and later versions**: In Private
- **Safari 2 and later versions**: Private Navigation/Browsing
- **Firefox 3.5 and later versions**: Private Navigation/Browsing
- **Google Chrome 10 and later versions**: Incognito

Further information on cookies can be found on various sites such as www.allaboutcookies.com

In that regard, we also use 'web beacons' or 'action tags' in conjunction with cookies. Web beacons are typically a minute and transparent graphic image that is placed on a website or in an email. Web beacons allow the website to record the simple actions of the user opening the page that contains the web beacon.

Since web beacons are the same as any other content on a web page, you cannot opt out or refuse them, however, these can be rendered ineffective by changing your browser's cookie settings to refuse cookies.

- **Social Media Features and Widgets**

The Site includes social media features. These features may collect your IP address, which pages you are visiting on the Site, and may set a cookie to enable this feature to function properly.

Any personal information that you provide via such social media applications may be collected and used by other members of that social media application and such interactions are governed by the privacy policies of the companies that provide the application. We do not have control over, or responsibility for, those companies or their use of your information.

4. Other information stored

4.1 Webserver Logs

For security and troubleshooting purposes our webserver stores logs of activity on the website. The information stored includes: *date, time, IP, page visited, result, amount of data sent and browser used*.

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