



### **Internet Privacy Policy: Thank you for visiting NIC Bank website**

We respect the privacy of our website visitors and would like to clarify the use of information provided online. This Internet Privacy Policy applies to <https://www.nic-bank.com/ke/> and affiliate NIC Bank platforms. It shall not apply to any other website that you may access via a link on our website.

### **How We Collect Personal and Non-Personal Information on our website**

We collect two kinds of information about our online visitors through our: non-personal and personal information.

The non-personal information we collect includes: the visitor's browser type and operating system; area(s) where the NIC Bank website was visited; date and time of access; host or Internet Service Provider (ISP) information; and identification of the referring site (any site from which the visitor accessed the site). We use this information to track the total number of guests visiting our website in order to guide our efforts to improve our website.

We collect personal information that can identify a visitor, such as name, address or contact information, only when you voluntarily provide it. Such information shall be used solely for purposes that are clearly identified on our site.

We do not seek to knowingly or unknowingly collect personal information from children or persons under the age of 18.

We may offer blogs, online forums or other interactive features on our website that enable consumers to share information about our services or other issues of interest. You should be aware that any communications you submit or post to any such interactive features on our website may be viewable by other participants or users of our website. Therefore, you acknowledge and understand that you have no expectation of privacy or confidentiality in the content you submit for such interactive features, whether or not it contains personal information about you.

### **How We Use “Cookies” on Our Websites**

We may place electronic “cookies” in the browser files of your computer when you access the NIC Bank website. Cookies are pieces of information that our website transfers to your computer to enable our systems to recognize your browser and to tailor the information on our website to your interests. For example, if you previously visited the NIC Bank website and inquired about particular services over the website, cookies enable us to present information tailored to your account and/or those particular interests the next time you visit the website. Moreover, NIC Bank or our third party service providers or business partners may place cookies on your computer’s hard drive that can be matched to other personal information we maintain about you to pre-populate certain online forms for your convenience. We also use cookies to analyze visitors’ use of our website. This analysis helps us better understand which areas of our sites are most useful and popular so we can plan improvements and updates accordingly.

Many web browsers are automatically set to accept cookies. You may change your computer’s web browser settings to either reject cookies or notify you when a cookie is about to be placed on your computer. Please note, however, that rejecting cookies while visiting our website may result in certain parts of the website not operating as efficiently as if the cookies were allowed. For example, if you reject cookies from our website, you may not be able to access a preferred location, view a customized default home page or pre-populated form, or easily access your recently visited links or pages.

### **Security of Internet Communications**

The Internet is not a secure medium. We employ administrative, technical and physical safeguards to protect personal information but cannot assume any responsibility for any harm, loss or damage you may experience from transmission of information by or to NIC Bank website over the Internet.

**Consent**

By using this website, you signify your consent to this Internet Privacy Policy. If you do not agree to this policy, please do not use this website.

We reserve the right, at our discretion, to update, change, modify, add or remove portions of this policy from time to time. You can always find out about any such changes, and access the most current version of this Internet Privacy Policy, by clicking on "Privacy Policy" on the homepage of our website.