

We have set out a FAQs guide on Cookies which you should read.

## 1. What is a cookie?

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.

Cookies are used for various purposes e.g. to improve the functionality and performance of the QNB websites and to protect privacy. They can allow you to use functions such as being able to find and compare mortgages and use secure online application forms. If you leave a secure session window open when logged in to eBanking services, cookies may enhance your security by prompting you to end, and/or automatically ending, your secure session.

## 2. Why we use cookies?

QNB uses cookies on our website (qnb.com) to create the most effective website possible for our users. Among other things, the cookies we use allow us to improve your experience when using our website and to ensure the website performs as you expect it to.

On local QNB websites which are linked from this site, cookies may be used to allow you to log on to eBanking, allow log-in preferences, and apply for products and services online and use financial tools. QNB Group members will have their own privacy and cookie policies that will govern their use of cookies on local sites and any information you submit on a local site. Please ensure you familiarise yourself with any QNB local site and/or product terms and conditions before using the local site or product.

Local legislation may require websites to gain visitors' consent to use certain cookies. As a group, QNB is working to implement appropriate changes to its websites as soon as practicable.

## 3. What cookies do QNB use?

We employ the following cookies:

- A. **Strictly necessary cookies:** These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website, such as eBanking services.
- B. **Functionality cookie:** These are used to recognise you when you return to the QNB website. 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).
- C. **Analytical/performance cookies:** They permit QNB to recognise and count the number of visitors and to see how visitors move around the QNB website when they are using it. This helps QNB to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.
- D. **Targeting cookies.** These cookies record your visit to our website, the pages you have visited and the links you have followed. QNB may employ this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

## 4. Do cookies mean you could send unwarranted forms of communication (e.g. junk mail)?

Our local sites, to which we provide links from this site, may use cookies to show you subtly tailored content of things they think you might be interested in, for example in relation to products and services provided by members of the QNB Group and their agents. Local site cookie policies will explain how they use cookies to show you tailored content.

## 5. Do cookies compromise security when I access eBanking services?

Internet Banking is not offered on this site but we do provide you with the ability to link to local sites to access your Internet Banking. As stated in the Terms and Conditions, your use of local sites, including Internet Banking, is governed by the local site terms and conditions and any applicable product terms and conditions, including the cookie policy shown on the local site. In fact, many of the cookies used on local sites are used purely to provide important security features such as protecting your data and your accounts.

## 6. Will QNB disclose any personal information to third parties as a result of the cookies? others?

QNB will not share any personal information gathered through cookies on its website with third parties.

We do use 'analytics' cookies on this site to help us make our website better for those who visit it regularly and in doing so we do share certain limited information with our third party 'analytics' providers but none of that information can be traced to an individual.

Our local sites may share personal information gathered through cookies on their local sites, for example where you have given them express consent to do so by applying for a product or service and in accordance with the local site cookie policy.

## 7. How we work with trusted third parties

Third parties are trusted suppliers to QNB and include those partners who provide important functionality to our websites.

In relation to local sites, third parties may include local suppliers to QNB Group members, such as website insurance policy providers.

We will not share any personal information gathered through cookies on this site with third parties but local sites may do so in accordance with their own cookie policies.

Please note that third parties (including, for example, 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/performance cookies or targeting cookies.

You block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our site.

For more information about how to disable cookies, visit [allaboutcookies.org](http://allaboutcookies.org).

**More about your privacy**

To find out more about how QNB protects your privacy when using our website, see our website Terms and Conditions.