

BANK OF INDIA, U.K. OPERATIONS

COOKIE POLICY

Our use of cookies

Our Bank website uses cookies to distinguish you from other users. This enables our Bank to provide you with an enhanced experience when using the Bank's website and helps to improve the services.

Cookies

A cookie is a small text file of letters and numbers that is placed onto your computer or other electronic device, if you provide your consent upon accessing Bank's website. Cookies contain information that is transferred to your computer or electronic device's hard drive.

The Bank though IT department use the following cookies:

- **Strictly necessary cookies** – these are cookies that are required for the operation of Bank's website. They include, for example, cookies that enable you to log into secure areas of Bank's website like internet banking
- **Analytical or performance cookies** – these allow Bank to recognise and count the number of visitors and to see how visitors move around Bank's website when they are using it. This helps Bank to improve the way Bank's website works, for example, by ensuring that users are finding what they look for easily.
- **Functionality cookies** – these are used to recognise you when you return to Bank's website. This enables Bank to personalise Bank's 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 Bank's website, the pages you have visited and the links you have followed. Bank will use this information to make Bank's website and the advertising displayed on it more relevant to your interests.

The information the Bank obtain from Bank's use of cookies will not usually contain your personal data. Although Bank may obtain information about your computer or other electronic device such as your IP address, your browser and/or other internet log information, this will not usually identify you personally. In certain circumstances Bank may collect personal information about you, but only where you voluntarily provide it (e.g. by completing an online form or where you avail our products or services).

Third-party cookies

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 the Bank has no control. These third parties are responsible for the cookies they set on Bank's website. If you want further information, please go to the website of the relevant third party.

Use of cookies

The Bank use cookies on Bank's website to:

- recognise you whenever you visit this website (this speeds up your access to the website as you do not have to log in each time);
- obtain information about your preferences, online movements and use of the internet;
- carry out research and statistical analysis to help improve Bank's content, products and services and to help us better understand Bank's customer requirements and interests;
- target Bank's marketing and advertising campaigns and those of Bank's partners more effectively by providing advertisements that are personalised to your interests; and
- make your online experience more efficient and enjoyable.

Consent

There is a notice on the Bank home page which describes how Bank use cookies. By clicking the "consent" option on this notice you are agreeing to the use of cookies. If you continue to use the Bank website after this notification has been displayed to you, Bank will assume that you are happy to receive all cookies from Bank's website for the purposes described in this website cookie policy.

How to turn off cookies

You may refuse to accept cookies by activating the setting on your internet browser which allows you to refuse the setting of cookies. Please refer to your internet browser's help section for specific instructions. However, if you select this setting you may be unable to access certain parts of the Bank website. Unless you have adjusted your browser setting so that it will refuse cookies, Bank system will issue cookies when you log on to the Bank website.

Changes to our cookie policy

We may change our cookie policy at any time to accurately reflect the information. We will attempt to notify you of major changes, so you can review them before it goes in effect.

For further information about cookies and how to disable them please go to the [guidance on cookies](#) published by the UK Information Commissioner's office, www.aboutcookies.org or www.allaboutcookies.org.