Cookies Policy

This cookie policy of Natam Management Company S.A., the Data Controller, based in 32-36 Boulevard d'Avranches L-1160 Luxembourg, is provided pursuant to article 13 of EU Regulation 2016/679 (the General Data Protection Regulation or GDPR), and the general Measure issued by the Data Protection Authority on 8 May 2014, in relation to the cookies used in this website **www.natam.lu**

The cookie policy is an integral part of the Bank's comprehensive Privacy Policy statement as posted in the website.

1. What are cookies

A "cookie" is a small text file created and stored on the user's computer, by the user's web browser while the user is browsing, for the purpose of storing and transporting information. Cookies are sent by the visited website to the user's terminal, where they are memorised by the browser (Firefox, Google Chrome, Internet Explorer, Mozilla etc.) and retransmitted at the following visit. Each time a user returns to visit the website, the browser retransmits the cookies to the website, thus enabling the website manager to offer the user a customised experience, reflecting their interests and preferences, while facilitating access to the services provided there.

2. Types of cookies

•Essential or technical cookies:
These cookies are fundamental for enabling the user to move within the website and use the services provided there. They are the Data Controller's cookies and are necessary for certain website functionalities, for example, by remembering whether the user has read the cookie policy or accepted the cookies.
•Analytical or monitoring cookies:
Functional cookies that collect information on website use by the users, such as the most frequently visited pages, for example. These cookies do not memorise the data of the single visitors, but only aggregate

anonymous data. In short, these cookies collect anonymous information on the pages visited and the advertising messages displayed.

•Functionality cookies:

These cookies are used by the website to remember visitor choices (such as, user name, language or country of access) and provide more customised functionalities. Functionality cookies may also be used to provide services requested by the user, such as accessing a video or commenting a blog. The information used by these cookies is anonymous and the user's browsing history cannot be traced. In short, these cookies remember the users' individual choices to enhance their browsing experience.

•Advertising or profiling cookies:

These cookies are used to customise advertisements by the user and monitor the distribution of advertising campaigns. In short, these cookies are associated with advertising services provided by third parties on various websites, such as, for example, advertisers and their agents.

3. Cookies used by the Data Controller and purposes

3. 1 Cookie Analytics: statistics and performance

These cookies enable us to know how visitors use the website, to assess and improve the functioning and privilege the production of contents that can better meet and satisfy the information needs of our users. For example, they collect information on which pages more or less visited; they count the number of visitors, the time spent on the website, on average, by visitors, and how they reach the website. All the information collected by these cookies are anonymous and unrelated to the user's personal data.

In order for us to carry out these functions in our websites we use third-party services which anonymise the data, so that it cannot be traced back to a single user (so-called "single-in"). If there are no wholly anonymised services they will be listed among the third-party cookies, for which consent may be denied, to ensure visitor privacy.

Third-party Cookie Analytics

Google Analytics Cookie

Information link: **http://www.google.com/policies/privacy/**

Cookie Name	Expiration Time	Description
_ga	2 years	Used to distinguish users.
_gid	24 hours	Used to distinguish users.

4. Managing cookies

If you have any doubts or concerns regarding the use of cookies you may refuse them, by changing the privacy settings in your browser, to block certain types, or choose the OptOut option directly in the websites producing the cookies.

For the Google Analytics Cookies the OptOut Instructions can be found at:

https://tools.google.com/dlpage/gaoptout

Since browsers - or even the various versions of the same browser - can differ significantly, you can set your browser preferences and find detailed information on the necessary procedure in your browser guide.