

Bank of Valletta p.l.c.

Cookie Policy

BOV Cookie Policy

In this notice “BOV”, “the Bank”, “we”, and “us” refers to Bank of Valletta p.l.c. and its subsidiaries, and “our” shall be construed accordingly.

What are cookies?

Cookies are bits of information, normally consisting of just letters and numbers which are gathered when users visit online services. Software on the user’s device can store cookies and recognise the user upon revisiting the website whilst gathering information about how the website is being used.

The purpose of cookies and how Bank of Valletta (BOV/the Bank) makes use of cookies

Cookies store information between website visits and we use cookies as follows:

- to remember the user’s login preferences,
- to allow use of online services and products,
- to analyse traffic to the Bank’s website,
- for the purposes of technical administration and research & development of the Bank’s Website,
- for user administration
- to inform you about our services and products

BOV makes use of cookies to ensure that the Bank’s website is working efficiently and to improve user experience online. By using cookies, a profile can be built which enables the user to register online and make use of the facilities provided by the website.

When you visit BOV’s Website, BOV’s web server automatically records details about you, such as IP address, the website from which you were redirected to BOV’s website, type of browser and BOV’s website pages visited by you including date and duration.

BOV makes use of cookies that are either strictly necessary cookies, without which the website would not be functional or optional cookies, cookies that improve the performance of the Bank’s website.

Types of cookies Bank of Valletta uses

The hereunder table shows the cookies that BOV uses and why.

Cookie Name	Description
_ga	This cookie name is associated with Google Universal Analytics - which is a significant update to Google’s more commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session and campaign data for the sites analytics reports. By default it is set to expire after 2 years, although this is customisable by website owners. The main purpose of this cookie is: Performance
_gat	This cookie name is associated with Google Universal Analytics, according to documentation it is used to throttle the request rate - limiting the collection of data on high traffic sites. It expires after 10 minutes. The main purpose of this cookie is: Performance
_gid	This cookie name is associated with Google Universal Analytics. This appears to be a new cookie and as of Spring 2017 no information is available from Google. It appears to store and update a unique value for each page visited. The main purpose of this cookie is: Performance
cf_clearance	When a Cloudflare CAPTCHA or Javascript challenge is solved such as for a Firewall Rule or IP Access Rule, a cf_clearance cookie is set in the client browser. The cf_clearance cookie has a default lifetime of 30 minutes but is configured via Challenge Passage within the Settings tab of the Cloudflare Firewall app.
__cfllb	This cookie is used by Cloudflare for load balancing. The main purpose of this cookie is: Strictly Necessary
ASP.NET_SessionId	General purpose platform session cookie, used by sites written with Microsoft .NET based technologies. Usually used to maintain an anonymised user session by the server. The main purpose of this cookie is: Strictly Necessary

BOV Cookie Policy

Changing your cookie settings

From the dialog box that is prompted when visiting BOV's website, a user can select which cookies to enable or disable according to preference. Strictly necessary cookies cannot be turned off, as this would not allow the website to fully function. Additionally, most web browsers allow users to control most cookies through the browser settings.

The following links outline how to manage cookies on popular browsers:

- [Google Chrome](#)
- [Microsoft Edge](#)
- [Mozilla Firefox](#)
- [Microsoft Internet Explorer](#)
- [Opera](#)

Your Privacy

At BOV, safeguarding your data is one of our top priorities. The information collected from cookies may identify you by name, IP address or session ID. These elements are considered as personal data and under the General Data Protection Regulation (GDPR), you have rights about how we process your personal data.

To find out more information about how we process your data, please read our [Privacy Notice](#).

Bank of Valletta p.l.c. is a public limited company licensed to carry out the business of banking and investment services in terms of the Banking Act (Cap. 371 of the Laws of Malta) and the Investment Services Act (Cap. 370 of the Laws of Malta).

Bank of Valletta p.l.c. is an enrolled tied insurance intermediary of MAPFRE MSV Life p.l.c. MAPFRE MSV Life is authorised by the Malta Financial Services Authority to carry on long term business of insurance under the Insurance Business Act 1998.

Bank of Valletta p.l.c. is authorised to act as a trustee by the Malta Financial Services Authority.