

COOKIE POLICY

Effective Date: 26 November 2018

This Cookie Policy explains how SBM Holdings Ltd and its subsidiaries, (collectively "**SBM Holdings Ltd**", "**we**", "**us**", and "**ours**") use cookies and similar technologies to recognize you when you visit our website at <https://www.sbmgroup.mu/>, ("**Website**"). It explains what these technologies are, why we use them, as well as your rights to manage cookies.

What are cookies and why does the Website use them?

Cookies are small text files which websites use to store information principally for access control and for providing useful personalised content including marketing material that is more relevant to you and your interests.

What types of cookies does the Website use?

Apart from the fact that cookies can either be persistent (text files are kept on the device used to access the website for a certain period of time) or session ones (kept only for a limited period and deleted once the browser is closed), various categories can be used to differentiate between cookie types.

The type of cookies used on most websites can generally be put into 1 of 4 categories: Strictly Necessary, Performance, Functionality and Targeting.

- ***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 the Internet Banking platform.

As this category of cookie is essential for the www.sbmgroup.mu to work it should not be disabled.

- ***Analytical/performance cookies***

These ones allow us to analyse the use of our website to improve the way it works, for example, by ensuring that users find what they are looking for easily.

- ***Functionality cookies***

These are used to recognise you when you return to our 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).

- ***Targeting cookies***

These cookies record your visit to our website, the pages you have visited and the links you have followed. We will use 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.

How can you manage your cookies?

The browsers of most computers, smartphones and other web-enabled devices are typically set up to accept cookies. If you wish to amend your cookie preferences for this Website, you can do this through your browser settings. Your browser's 'help' function may will tell you how to do this.

However, please remember that cookies are often used to enable and improve certain functions on our Site. If you choose to switch certain cookies off, it is likely to affect how our Website works and your surfing experience.

How often will this Cookie Policy be updated?

We may update this Cookie Policy from time to time in order to reflect, for example, changes to the cookies we use or for other operational, legal or regulatory reasons. Please therefore re-visit this Cookie Policy regularly to stay informed about our use of cookies and related technologies.

The date at the top of this Cookie Policy indicates when it was last updated.

Where can I get further information?

If you have any questions about our use of cookies or other technologies, please email us at dataprotection@sbmgroup.mu or by post to: **SBM Holdings Ltd**, Data Protection Officer, SBM Tower, 1, Queen Elizabeth II Avenue, Port Louis.

You are also encouraged for your own benefit to look for more information on data protection regulations and cookie use by websites, on the Internet.