



FirstRand
FOUNDATION



FirstRand
EMPOWERMENT FOUNDATION

Foundations' grant application website

Cookie notice

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FOUNDATIONS' GRANT APPLICATION WEBSITE COOKIE NOTICE

1 OVERVIEW OF THE FOUNDATIONS

The FirstRand Foundation (**FRF**) and FirstRand Empowerment Foundation (**FREF**) (collectively, the **foundations**) offer grant funding to qualifying recipients, subject to the respective boards of trustees' approval, via the grant application website. FRF is the vehicle through which FirstRand and its major franchises direct their corporate social investment. FRF consists of two trusts through which disbursements occur, the FirstRand Trust (**FRT**) and the FirstRand Foundation Trust (**FRFT**). FREF is a broad-based black economic empowerment (B-BBEE) trust that was established as a public benefit organisation (PBO) in terms of section 30 of the Income Tax Act (85 of 1962), as amended, for the purpose of reducing poverty and inequality by undertaking and/or supporting public benefit activities that result in B-BBEE.

FirstRand's Social Investing Office is mandated through a delegation of authority to be the operational and management office of FRF and FREF. The grant application website is maintained by FirstRand Bank Limited (**FRB**), a service provider and an operator appointed by the foundations to administer the website.

2 INTRODUCTION

Privacy is important to the foundations. This cookie notice applies to the foundations' grant application website (**grantapplication.firststrand.co.za**) that is operated by FRB which is applicable to South Africa. This cookie notice is available on the grant application website at grantapplication.firststrand.co.za/documents/cookie-notice.pdf.

Please refer to the privacy notices for the entities below which are available at grantapplication.firststrand.co.za/privacy-notices.html:

- FirstRand Foundation Trust privacy notice
- FirstRand Trust privacy notice
- FirstRand Empowerment Foundation privacy notice

3 WHAT IS A COOKIE?

A cookie is a small piece of data that is placed (usually in the form of a text file) on a user's device, such as a computer, smartphone or tablet, when the user visits a website. A cookie may be labelled with an ID unique to a user and their device. However, the foundations may not necessarily be able to directly identify a user from the cookie.

The purpose of a cookie is to provide a reliable mechanism to "remember" user behaviour (e.g. remembering the contents of an online shopping cart), stateful information (i.e. information which enables the site to keep track of previous actions), and actions the user performed while browsing when not signed up or logged into their online account.

The foundations do not necessarily know the identity of the user of the device but do see the behaviour recorded on the device. Multiple users of the same device would not necessarily be distinguishable from one another. Cookies could, however, be used to identify the device and, if the device is linked to a specific user, the user would also be identifiable. For example, cookies collected from a device registered to an app will be linked to the user.

4 WHICH COOKIES CAN BE FOUND ON THE FOUNDATIONS' GRANT APPLICATION WEBSITE?

First-party and third-party cookies refer to the website or domain using the cookie. Cookies are set by the website that the user is visiting.

First-party cookies are directly stored by the website (or domain) visited by a user. These cookies allow website owners to collect analytics, data, remember language settings or perform other useful functions that provide a good user experience.

FOUNDATIONS' GRANT APPLICATION WEBSITE COOKIE NOTICE

Third-party cookies are also set by the website visited but are sent when the user visits the third-party site. Third-party cookies are created by domains separate/different from the website (or domain) that the user is visiting. These cookies are usually used for online advertising, cross-site tracking; and are accessible on any website that loads the third party's server code, e.g. when a user visits a site and clicks a "like" button, this could be stored in a cookie and, upon visiting the third-party site, the cookie will be used to action the request.

Another example is when a user browses online for a specific product, finds an advert of interest, clicks the advert and thereafter closes their browser. Several hours later, the user notices advertising of the same product that they were browsing for earlier.

When a user visits the grant application website, the foundations may include any of the cookies listed in the table below. The table explains what the cookies are used for and the time period for which the cookie could remain valid. Where cookies are only valid for a single session, the cookie will be erased when the user closes their browser. Where cookies persist, the cookie will be stored by the user's browser until deleted by the user.

Types of cookies are outlined in the table below.

Origin	Use	Service	Duration
<i>First-party cookies</i>	Browser/device identification	Enable the foundations to identify the device/browser.	Persist beyond a single session.
	Authentication	Upon logging into a web server, a cookie will be returned that identifies the user has been successfully logged in.	Only valid for the single session.
<i>First- and third-party cookies</i>	Analytics	To collect information about how visitors, use the grant application website. This can provide the foundations with insight on website performance and metrics.	Persist beyond a single session.

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Other terms relevant to cookies usage are outlined in the following table.

Option	Description
HTTPONLY	Makes the cookie secure by ensuring the cookie is only sent over HTTP protocol. HTTP here only refers to the protocol and communicates clear text as http or https over an encrypted channel. This prevents attackers from secretly extracting it.
Same-site cookie	Makes the cookie secure by limiting the sites to which the cookie is allowed to be sent.
Expiry	Sets the duration a cookie will last for before it expires.
Secure	Makes a cookie secure by ensuring it is only sent over a securely encrypted channel.
Path	Helps to protect a cookie by restricting the location where it is allowed to be sent.

5 WHEN WILL THE GRANT APPLICATION WEBSITE USE COOKIES?

The grant application website will only process cookies which identify users for lawful purposes:

- if a user has consented thereto;
- if a person legally authorised by the user, the law or a court, has consented thereto on the user's behalf;
- if it is necessary to conclude or perform under a contract that any of the Foundations have with the user;
- if the law requires or permits it;
- if it is required to protect or pursue the user's, the foundations' or a third party's legitimate interest (e.g. for fraud prevention); or
- if the user is a child and a competent person (like a parent) would need to consent thereto on the child's behalf.

The grant application website may use cookies for reasons including but not limited to:

- fraud, financial crime and other crime prevention, detection or reporting;
- managing and improving security for the grant application website and users (for example to prevent fraudulent use of login details);
- various analytical reasons, e.g. how the grant application website is used so that improvements can be made, such as when users click on a particular grant, the number of users interested in such a grant to be noted;
- recognition of users of grant application website, or devices which return to grant application website.

6 WHAT HAPPENS IF A USER DOES NOT WANT COOKIES?

All browsers allow users to refuse to accept cookies and to remove current cookies. The methods for doing so vary between different browsers and versions. Users can block cookies on the grant application website, if desired. Blocking certain cookies may have a negative impact upon the usability of the grant application website. For example, the grant application website requires cookies to allow users to log in. By removing first-party cookies, the website will prevent the user from logging into the grant application website using their profile.

7 FURTHER INFORMATION ABOUT COOKIES

- Users' browsers store cookies and the grant application website cannot access any data on a user's device.
- As cookies are stored in text files, they cannot be used to distribute viruses to a device.
- On a single device with multiple users the experience of grant application website would be customised based on the behaviour of all users using the device and not just an individual user.
- If users disable cookies, previous cookies collected will not be deleted, however, this will prevent the creation of new cookies. Expired cookies will be removed automatically.
- A user may delete historically collected cookies via the browser.