



MOJA COOKIE POLICY

(For users of the Nairobi Expressway)

1. **Effective**

- 1.1. This Cookies Policy describes the different types of cookies and similar technologies that may be applied by Moja Expressway Limited (“Moja”) and its Affiliates on their respective websites (each, a “Site” and collectively, the “Sites”).
- 1.2. We may change this Cookies Policy at any time in order to reflect, for example, changes to the cookies we use or for other operational, legal or regulatory reasons. If you have questions regarding this Cookies Policy, please send us an email notice via the contact details provided at the end of this document.

2. **What is a Cookie?**

- 2.1. Cookies are a standard feature of websites that allow us to store small amounts of data on your device about your visit to a Site. Cookies help us to learn which areas of a Site are useful and which areas need improvement. Cookies also improve your experience by, for example, remembering your preferences.
- 2.2. You can choose whether to accept cookies by changing the settings on your browser or by clicking on the appropriate opt-out links for the different categories of cookies indicated. However, if you disable this function, your experience on the Site may be diminished and some features will not work as intended depending upon which cookies are disabled.

3. **Why do we use Cookies?**

- 3.1. Our Sites uses both 1st party cookies (which are set by the Site being visited) and 3rd party cookies (which are set by a server located outside the domain of a Site). We use 1st party and 3rd party cookies for several reasons. Some cookies are required for technical reasons in order for the Sites to operate, and we refer to these as "strictly necessary" cookies. Some cookies allow us to count visits and traffic sources so we can measure and improve the performance of our Sites, and we refer to these as "Performance" cookies. Some cookies enable us to provide enhanced functionality and personalization on the Sites and we refer to these as “Functional” cookies. Finally, some cookies enable us and our partners to serve targeted advertisements and we refer to these as “Targeting” cookies. The specific types of 1st and 3rd party cookies served through the Sites and the purposes they perform are described in the table below.

4. What Cookies Do We Use?

4.1. Below we list the different types of cookies that may be used on the Sites. To the extent any Personal Information is collected through cookies, the Privacy Policy applies and compliments this Cookies Policy.

4.2. Strictly Necessary Cookies. These cookies enable you to navigate the Sites and to use our services and features. These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. You can set your browser to block or alert you about these cookies, but some parts of the site will not work. These cookies do not store any personally identifiable information.

Cookie Name	Description of Purpose	Expiration	1 st / 3 rd Party
Load Forms	This cookie loads account creation and Card application forms on the Sites.	Session	1 st Party
Email - 404	This cookie tracks when email recipients receive a 404 error.	Session	1 st Party
Login	This cookie maintains your active login session to your Expressway account.	Session	1 st Party
Search	This cookie enables search results on the Sites.	Session	1 st Party
Load balancing cookies	These encrypted cookies provide load balancing. This allows us to increase or reduce server resources based on traffic	Session	1 st Party

4.3. Performance Cookies. These cookies allow us to count visits and traffic sources so we can measure and improve the performance of our Sites. They help us to know which pages are popular and see how visitors move around the Sites. If you do not allow these cookies, we will be less able to optimize the Sites' performance. All information these cookies collect is aggregated and anonymous.

Cookie Name	Description of Purpose	Expiration	1 st / 3 rd Party
Google Universal Analytics	These cookies are set by Google Universal Analytics. They are used to calculate visitor, session and campaign data for the Sites' analytics reports.	<1 hour - 2 years	3rd Party

4.4. Functional Cookies. These cookies enable the website to provide enhanced functionality and personalization. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies some services may not function properly. These cookies do not directly store personal information but are based on uniquely identifying your browser and internet device.

Cookie Name	Description of Purpose	Expiration	1 st / 3 rd Party
Attribution Cookies	This cookie is set with an ID from the link that brought you to the page	30 days	1 st Party
Chat	These cookies maybe set by our chat software used to enable live chat on our website.	Session - 2 years	1 st Party
Traffic	This allows a website to track visitor behavior on the sites on which the cookie is installed and to link a visitor to the recipient of an email marketing campaign, to measure campaign effectiveness. Tracking is performed anonymously until a user identifies himself by submitting a form.	2 years	1 st Party

5. Web Beacons

Cookies are not the only way to recognize or track visitors to a website. We may use other, similar technologies from time to time, like web beacons (sometimes called "tracking pixels" or "clear gifs"). These are tiny graphics files that contain a unique identifier that enable us to recognize when someone has visited our Sites or opened an e-mail that we have sent them. This allows us, for example, to monitor the traffic patterns of users from one page within our Sites to another, to deliver or communicate with cookies, to understand whether you have come to our Sites from an online advertisement displayed on a third-party website, to improve site performance, and to measure the success of e-mail marketing campaigns. In many instances, these technologies are reliant on cookies to function properly, and so declining cookies will impair their functioning.

6. Social Media Features

Our Sites may use social media features, such as the Facebook 'like' button ("Social Media Features"). These features may collect your IP address and which page you are visiting on our Sites, and may set a cookie to enable the feature to function properly. You may be given the option by such Social Media Features to post information about your activities on our Sites to a

profile page of yours that is provided by a third party social media network in order to share with others within your network. Social Media Features are either hosted by a third party or hosted directly on our Sites. Your interactions with these features are governed by the privacy policy of the company providing the relevant Social Media Features.

7. Flash cookies or Local Shared Objects

- 7.1. Our Sites may also use so-called "Flash Cookies" to, among other things, collect and store information about your use of our services, fraud prevention and for other site operations.
- 7.2. If you do not want Flash Cookies stored on your computer, you can adjust the settings of your Flash player to block Flash Cookies storage using the tools contained in the [Website Storage Settings Panel](#). You can also control Flash Cookies by going to the [Global Storage Settings Panel](#) and following the instructions (which may include instructions that explain, for example, how to delete existing Flash Cookies (referred to "information" on the Macromedia site), how to prevent Flash Cookies from being placed on your computer without your being asked, and (for Flash Player 8 and later) how to block Flash Cookies that are not being delivered by the operator of the page you are on at the time).
- 7.3. Please note that setting the Flash Player to restrict or limit acceptance of Flash Cookies may reduce or impede the functionality of some Flash applications, including, potentially, Flash applications used in connection with our services or online content.

8. Targeted Online and Mobile Advertising

- 8.1. Moja has engaged one or more third party service providers to track and analyze both individualized usage and volume statistical information from interactions with our Sites. Third party service providers may also serve cookies on your computer or mobile device to serve advertising through our Sites and provide other personalization services in accordance with this Cookie Policy. These companies may collect and use information about your visits to our Sites and other websites in order to provide relevant advertisements about goods and services that may interest you. They may also employ technology that is used to measure and track the effectiveness of advertisements. This can be accomplished by the use of cookies or web beacons to collect information about your visits to our Sites and other sites in order to provide relevant advertisements about goods and services of potential interest to you. The information collected through this process does not enable us or them to identify your name, contact details or other personal information that directly identifies you unless you choose to provide these.

9. How Do I Manage Cookies?

- 9.1. In addition to the options provided above, you have the right to refuse or accept cookies from the Sites at any time by activating settings on your browser. Information about the procedure to follow in order to enable or disable cookies can be found on your Internet browser provider's website via your help screen. You may wish to refer to <http://www.allaboutcookies.org/manage-cookies/index.html> for information on commonly used browsers. Please be aware that if cookies are disabled, not all features of the Sites may operate as intended.
- 9.2. You can adjust your cookie preferences by adjusting your browser so that it notifies you when cookies are sent to it or you can refuse cookies altogether. The Help function within your browser should explain how to do this. Alternatively, you may visit www.aboutcookies.org or www.allaboutcookies.org to obtain detailed information on how to prevent cookies from being set on your particular browser.
- 9.3. If you want to clear all cookies left behind by the websites you have visited, here are links where you can download three programs that clean out tracking cookies:
 - http://www.lavasoftusa.com/products/ad-aware_se_personal.php,
 - <http://www.spybot.info/en/download/index.html>, and
 - <http://www.webroot.com/consumer/products/spysweeper/>.

Moja's designated cookie policy email and details to receive notices is as follows:

Title: Data Protection Officer (DPO)

Subject: Cookie Policy

Email: dpo@moja-expressway.com

Location: Nairobi Expressway Plaza, Along Mombasa Road, Opposite City Cabanas, Embakasi, Nairobi