

# Cookie Policy

**OTP Bank's website uses cookies to run the website, enhance user experience, monitor website activities and display relevant offers.**

## What is a cookie?

Cookies are small data files that are stored in the browsers by Internet services. They constitute an indispensable technology that is necessary for running online services providing an efficient and modern user experience and is supported by all current browsers.

## What kind of cookies does OTP Bank use and for what purpose?

OTP Bank uses cookies for the following purposes:

- to improve our website;
- to facilitate your navigation on our website and the use of its functions, thus ensuring a seamless user experience;
- to gather information as to how you use our website by assessing which part of it you visit or use most; this allows us to know how we can provide an even better user experience to you when you visit our website again;
- to place targeted advertisements on other websites;
- to distinguish and identify users browsing our website;
- to monitor the activities performed on the website so that we can send you messages about offers that are specifically tailored to your interests as well as important and relevant to you.

## Types of cookies

### a) Essential cookies

These cookies guarantee the proper functioning of the website, enhance user experience, and collect information on the use of the website without identifying the visitors.

This includes storing calculator use values, the status of cookie acceptance, remembering login modes and data, the status of website notification messages and the reduced functionality Google Analytics code, among others.

Please remember that without these cookies we are unable to guarantee the best user experience on our website.

## **b) Analytical cookies**

With the aim of developing our website and improving user experience, we also use cookies that enable us to collect information on how visitors use our website. These cookies are unable to identify you personally; they merely gather information such as the page that our visitor looked at, which part of the website the user clicked on, how many pages they opened, how long each session lasted and what the error messages were, if any.

Such performance cookies include Google Analytics cookies. Please [click here](#) for more information on Google Analytics cookies.

## **c) Targeting and advertising cookies**

The aim of these cookies is to allow us to ensure that our website displays advertisements that are interesting or relevant to you. These cookies are unable to identify you personally; they merely gather information such as the page that our visitor looked at, which part of the website the user clicked on, how many pages they opened—all this with the aim of finding out what content you are most interested in.

If you have granted your prior consent, we may use the information gathered while tracking your use of the website together with your personal data in order to enable us to tailor our marketing communication to your needs and point out offers that are interesting and relevant to you.

## **We use the cookies of the following service providers on our website:**

### **a) Google Adwords**

Detailed information on the service is available at the following link: <https://www.google.com/intl/en/policies/privacy>

### **b) Facebook**

Detailed information on the service is available at the following link: <https://www.facebook.com/help/cookies/>

## c) Doubleclick

Detailed information on the service is available at the following link: <https://www.google.com/intl/en/policies/privacy>

### How can you check and disable cookies?

All modern browsers allow users to modify cookie settings. Most web browsers will automatically accept cookies by default, however, these settings can usually be changed, thus the browser can prevent automatic acceptance and offer the possibility of choosing whether you want to allow the use of cookies each time you access the website.

Please note that since the aim of cookies is to enhance or enable the use and processes of our website, the disabling or deletion of cookies may result in your inability to use all of the functions of our website or may cause the website to run differently in your browser than originally designed.

**For information on the cookie settings of the most popular browsers, click on the following links:**

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

## Privacy Notice

Privacy information related to the cookies used is summarized in the table below.

### a) Essential cookies

The legal grounds for data processing	Purpose of data processing	Period of data processing	Set of data being processed
Legitimate interest	Ensuring proper operation of the website	<b>Session cookies:</b> until the end of the visitor session,  <b>Functionality cookies:</b> 6 months	<ul style="list-style-type: none"><li>• Google Analytics with reduced functionality</li><li>• AVChatUserId</li><li>• JOURNEY_CREDITCARD</li><li>• chatUserId</li><li>• JOURNEY_PERSONALLOAN</li><li>• JOURNEY_VHK</li><li>• JSESSIONID</li><li>• portal_referer</li><li>• gdpr_level</li><li>• portal-netbank-login-account</li><li>• portal-netbank-login-account-additional</li><li>• portal-netbank-login-identifier</li><li>• portal-netbank-login-identifier-additional</li><li>• portal-netbank-login-validated</li><li>• portal-netbank-login-visited</li><li>• portal-netbank-panel-type</li><li>• portal-netbank-seen-notifications</li></ul>

## b) Analytical cookies

The legal grounds for data processing	Purpose of data processing	Period of data processing	Set of data being processed
Your consent	Gathering information on how visitors use our website	Depending on the cookie: <ul style="list-style-type: none"> <li>• until the end of the session,</li> <li>• for 2 years,</li> <li>• 24 hours,</li> <li>• 1 minute,</li> <li>• 90 days</li> </ul>	Google Analytics code <ul style="list-style-type: none"> <li>• _ga</li> <li>• _gid</li> <li>• _gat</li> <li>• _gac_&lt;property-id&gt;</li> </ul> <a href="#">Click here</a> for a description of all cookies.

## c) Targeting and advertising cookies

The legal grounds for data processing	Purpose of data processing	Period of data processing	Set of data being processed
Your consent	Displaying relevant advertisements, creation and storage of identifiers	Depending on the cookie: <ul style="list-style-type: none"> <li>• for 90 days,</li> <li>• 18 months</li> <li>• or 2 years</li> </ul>	<ul style="list-style-type: none"> <li>• Google Adwords conversion code</li> <li>• Google Adwords remarketing code</li> <li>• Google Analytics remarketing function</li> <li>• Facebook conversion code</li> <li>• Facebook remarketing code</li> <li>• DoubleClick Floodlight code</li> <li>• portalld</li> </ul>

Under Articles 12 to 21 of the General Data Protection Regulation, you may request from OTP Bank Plc. as Controller access to, rectification, erasure or restriction of the processing of personal data concerning you, you may object to the processing of such personal data as well as exercise your right to data portability personally (at any branch of the Bank), in writing by mail (OTP Bank Nyrt.,

1475 Budapest, Pf. 450.), by telephone (+36 1/20/30/70 3 666 388) or by e-mail ([information@otpbank.hu](mailto:information@otpbank.hu)).

If your rights laid down in the General Data Protection Regulation are infringed, you may lodge a complaint with the Controller at the contact details provided above.

You may also lodge a complaint directly with the Hungarian National Authority for Data Protection and Freedom of Information (website: <http://naih.hu/>; address: 1055 Budapest, Falk Miksa utca 9-11.; mailing address: 1374 Budapest, Pf. 603; telephone: +36 1 391 1400; fax: +36 1 391 1410; e-mail: [ugyfelszolgalat@naih.hu](mailto:ugyfelszolgalat@naih.hu)).

Court proceedings may also be brought against the Controller for infringement of the rules regarding the processing of personal data. The action may be brought before the Budapest-Capital Regional Court or the regional court in whose jurisdiction the data subject's home address is located.

Detailed information on data processing can be found in the General Data Protection Notice included in Annex No. 5 to the General Terms and Conditions, available in the branches and online at [www.otpbank.hu](http://www.otpbank.hu).