

Information on the management of cookies

TAKARÉK Group uses so-called "cookies" on its website. Cookies are stored on your (that is the User's) device with a content that is in accordance with the individual settings you made on our website and the individual settings of the browser you use on your device. When you use our website again, these cookies stored based on your initial settings will make it more simple for you to use our homepage. Also, with the help of the information from these cookies we make a statistical analysis about the use of our website and we display targeted advertisements.

As a default setting essential and so-called session cookies are used, but you can modify these settings and can allow the use of additional cookies, in order to improve the internet user experience.

What are "cookies"?

"Cookies" are small data packages saved by websites and internet-based services in accordance with the settings of the user's browser and the relevant settings of the website in order to ensure effective services providing a modern user experience.

We use these saved historical data during the use and repeated visiting of our website for the following purposes:

- by storing the user's settings and use patterns – to make it easier to use the functions of the website and to browse the website, in order to ensure a seamless user experience;
- to collect information on how our website is used (which pages are visited or used by the users the most), in order to be able to ensure an even better user experience for the user when they visit our homepage the next time;
- to be able to take into consideration our visitors' habits and search purposes when developing our homepage, from a statistical point of view;
- based on the previous searches of the user – to display them targeted advertisements which they are interested in and messages which are relevant for them: on our website as well as in advertisement channels embedded in other websites.

Types of cookies and information on personal data processing

Essential and session cookies

These cookies ensure the proper, non-static functioning of the website, making it easier to be used, collecting information on the use of the website without identifying the visitors. We kindly draw your attention that without these cookies the convenient use of our website including all of its functions cannot be guaranteed.

Essential cookies include for example the status of the cookie management pop-up window, saving the sign-in modes and login data, the saving of values given while using certain calculators, the status of certain notification messages on the website and Google Analytics data with a decreased functionality.

| Name of the cookie | Description of the cookie | Purposes of data processing | Legal grounds for data processing | Duration of data processing |
|---|--|--|---|--|
| Google Analytics with a decreased functionality JSESSIONID | A general session cookie used by dynamic sites, used for maintaining the user's session. This cookie makes it possible for the webserver to retain the status of the anonymous and verified user's session between the pages hit. | Ensures the proper functioning of the website | It is a legitimate interest of the Data Controller to be able to ensure the functioning of the homepage and make it operable for its users. | They are automatically deleted when the browser is closed. |
| Takarékbank Zrt. session | Cookie for the identification of the session | Collecting information about how the website is used | Consent of the affected user | Until the end of the session, but maximum 2 hours |

Cookies used for statistical purposes

Through the assessment of users' needs, these cookies provide us with information for the proper development of the website.

These cookies collect information such as to which menu item or which part of the website you clicked, how many pages you visited, the duration of the session and what kind of documents you downloaded. In order to ensure this, we also use so-called third-party cookies provided by third parties.

| Name of the cookie | Description of the cookie | Purposes of data processing | Legal grounds for data processing | Duration of data processing |
|-------------------------|---|--|-----------------------------------|---|
| _ga (Google Analytics); | We use this cookie to be able to differentiate between the individual users, by using a generated numerical code. | Collecting information about how the website is used | Consent of the affected user | It depends on the type of cookie, but maximum 365 days. |
| _gid (Google Analytics) | By using the services of Google Analytics this cookie makes it possible to count the number of visits and traffic sources on the website, in order to measure and improve the performance of the website. | Collecting information about how the website is used | Consent of the affected user | It depends on the type of cookie, but maximum 365 days. |
| _gat (Google Analytics) | In the case of websites with a bigger amount of traffic it serves to control the hits. | Collecting information about how the website is used | Consent of the affected user | It depends on the type of cookie, but maximum 365 |

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|---|---|--|------------------------------|---|
| | | | | days. |
| <code>_gac_<property-id></code> (Google Analytics) | This is a cookie related to advertisements: for example it measures interactions with advertisements displayed on a given domain, and it can also prevent the same advertisements appear too often for the same user. | Collecting information about how the website is used | Consent of the affected user | It depends on the type of cookie, but maximum 365 days. |
| Hotjar codes | This is a cookie used for heatmapping: collecting information on the places of clicking, as well as the movement of the computer mouse. | Collecting information about how the website is used | Consent of the affected user | It depends on the type of cookie, but maximum 365 days. |
| acceptLevel | It stores the cookie settings chosen by the user. | Collecting information about how the website is used | Consent of the affected user | It depends on the type of cookie, but maximum 30 days |
| CSRF/XSRF-TOKEN | It is used for different kinds of forms on the homepage, and it is necessary for protection against the so-called "Cross-Site Request Forgery". This cookie is used to prevent others from sending forms in the name of the user. | Ensures the proper functioning of the website | Consent of the affected user | Until the end of the session, but maximum 2 hours |

For more information on Google Analytics codes please click here:

<https://policies.google.com/technologies/types?hl=hu>

For more information on Hotjar codes please click here:

<https://help.hotjar.com/hc/en-us/articles/115011789248-Hotjar-Cookies>

Targeted advertising cookies

The aim of these cookies is to ensure that other websites display advertisements in which the user is interested the most or which are relevant for them. These cookies also help us measure the success rate of our campaigns. In order to ensure this we use so-called third-party cookies; this means that also other cookies not stored by this website and domain will be used.

In case the user consents to the use of these cookies, then the information collected during the tracking of the website use will be processed together, in order to make it possible for the operators of the website to adjust the advertisements to the needs of the user even more.

| Name of the cookie | Description of the cookie | Purposes of data processing | Legal grounds for data processing | Duration of data processing |
|---|--|---|-----------------------------------|--|
| Google Ads conversion and remarketing codes | For keeping track of the sales and other conversions resulting | Display of advertisements relevant to the | Consent of the affected user | It depends on the type of cookie, but maximum 2 years. |

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| Google Analytics remarketing function Facebook cookies conversion and remarketing codes | from advertisements it saves cookies on the user's computer when the given person clicks on an advertisement. | user | | |
| _fbc | This cookie is generated when you reach the given website by clicking on a Facebook advertisement. | Display of advertisements relevant to the user | Consent of the affected user | It depends on the type of cookie, but maximum 2 years. |
| _fbp | This cookie helps us to show our advertisements to people who had visited our website while they were logged in on Facebook or a digital platform operated by Facebook Advertising. | Display of advertisements relevant to the user | Consent of the affected user | It depends on the type of cookie, but maximum 2 years. |

You can read the detailed notice of Google Ads and Display&Video 360 here:
<https://policies.google.com/technologies/cookies?hl=hu>

For more information on Facebook cookies please click here:
<https://www.facebook.com/help/cookies/>

How to turn off cookies

The majority of browsers allow the use of cookies by default. In case you change your mind and you do not wish to accept cookies or you do not accept the use of these cookies, you can change the cookie settings or you can turn off the use of cookies in the settings of your browser, that is you can prevent the automatic installation of cookies. Even if you change the cookie settings, every time your browser will offer you the opportunity to change the cookie settings or accept the cookies.

You can read on how to change the cookie settings of the most popular browsers here:

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

We kindly draw your attention that in the case of blocking all of the cookies, certain elements of our website or certain functions of the website will not be completely available or usable for you.

In order to limit the cookies used, besides the aforementioned option you can also change the cookie settings by clicking “Change cookie settings” in our website's pop-up window, where you can decide if besides the essential and session cookies you would also like to allow the use of cookies with a statistical purpose and targeted advertising cookies.

For further information on the processing of personal data, the name and contact details of the data collector and detailed information on your rights and options for exercising your rights please, refer to our [General Privacy Policy](#) .