



Dear users of the ProCredit Bank Romania site,

Procredit Bank is committed to protecting your personal data (anonymous or otherwise) that we collect about you online. This section shows you how we use cookies, why and how cookies help us improve our services. It also tells you how to manage cookies stored on your device. We call this the Cookies policy.

By using our sites (through any device), you agree that this cookies policy applies in addition to other terms and conditions that may apply.

We reserve the right to modify our cookies policy. Any changes will appear here and will take effect immediately. If you continue using our sites, it is considered that you are in agreement with such changes.

### What are cookies?

Cookies are files that contain small amounts of information that are downloaded to the device you are using when you visit a website. Cookies are then sent back to the original website at each subsequent visit or to another site, that recognizes that cookie. Cookies do many different useful things, such as remembering your preferences and generally improving your online experience.

#### Session cookies

Session cookies only last for the duration of your visit and are deleted when you close your browser. They facilitate tasks such as allowing a website to identify that a user of a particular device is navigating from one page to another, providing site security or basic functionality.

Many of the cookies we use are session cookies. For example, they help us ensure the security of your Internet Banking session and we can also keep you connected to Internet Banking as you navigate between pages or manage your account.

Security session cookies are designed to be very difficult to read, modify, access, or use, unless we have an active Internet Banking session. They do not contain personal information that can be used to identify an individual. Their names usually start with the letters IB, for example. IBSESSION, IBCOOKIE01, IBCOOKIE02.

## ■ Persistent cookies (repeated)

Persistent cookies occur after you close your browser and allow a website to remember your actions and preferences. Sometimes, persistent cookies are used by websites to show advertising based on the browsing history of the device.

For more details about our cookies we have created a list of the cookies we use:

### The cookies we use

Below you can find a list of some of the cookies used by the Procredit Bank together with a description of how they are used. It is also mentioned if the cookies are "first" or "third" party. If a cookie is a third-party cookie visit the vendor's website for more information.





### ci session

Cookie normally associated with the Codelgniter framework for building PHP-based applications. It is used to maintain the user's status during a session on the browser and for the consistency of the user experience. By default, the cookie is destroyed when the browser session ends, in which case it may be strictly necessary.

### \_ga

The \_ga cookie is part of Google's analysis and is primarily used to track visits to any site using Google Analytics. \_ga is used to distinguish users. This cookie does not contain any personal information other than the IP address of your device. This is a third-party cookie. Storage time 2 years.

# \_gid

The \_gid cookie is part of Google's analysis and is primarily used to track visits to any site using Google Analytics. \_gid is used to distinguish users. This cookie does not contain any personal information other than the IP address of your device. This is a third-party cookie. Storage time 24 hours.

### \_gat

The \_gat cookie is part of Google's analysis and is primarily used to track visits to any site using Google Analytics. \_gat is used for the rate of acceleration demand. This cookie does not contain any personal information other than the IP address of your device. This is a third-party cookie. Storage time 1 minute.

### **JSESSIONID**

This is an essential cookie for Internet Banking. This is a first-party cookie.

### Utma

The \_utma cookie is part of Google's analysis and is primarily used to track visits to any site using Google Analytics. \_utma stores the number of visits made on the device, the first visit time, the previous visit, and the current visit. This cookie does not contain any personal information other than the IP address of your device. This is a third-party cookie.

### \_utmc

The \_utmc cookie is part of Google's analysis. \_\_utmc is used to check how long you stay on any site that uses Google Analytics: when a visit starts and when it's about to end. This cookie does not contain any personal information other than the IP address of your device. This is a third-party cookie.

By using our sites, you agree that we may place these types of cookies on your device; however, you can block them by using your browser settings.

### If I do not want to accept cookies?

You can block or restrict cookies set by any website, including Procredit Bank sites, through the browser settings of each browser you use on each device you use to access the Internet.





Please note that some of our services, such as Internet Banking, will not work if your browser does not support cookies. However, you can allow cookies on certain websites by making them "trusted sites" in your internet browser.

For more information on how to do this in popular web browsers (Internet Explorer, Google Chrome, Firefox, and Safari),/

For information on how to do this on a wider variety of browsers, go to All about cookies.