

## Privacy Policy concerning the use of cookies in the website

Effective as of: 11 October 2021

### 1. General provisions

Dear Data Subject, please be informed that you can find detailed information on the data processing of Raiffeisen Bank Zrt. in our [General Privacy Policy](#) available in the Bank's website; however, we think it is also important that we describe the distinguishing characteristics of this peculiar process in this policy in detail.

**1.1. Controller: Raiffeisen Bank Zrt. and its subsidiaries** (collectively, the "Bank" or "Banking Group").

**Members of the Hungarian Banking Group** (for detailed information on the group members, see [this link](#)):

- Raiffeisen Bank Zrt. (registered office: 1133 Budapest, Váci út 116-118.)
- RB Service Centre Kft. (registered office: 4400 Nyíregyháza, Sóstói út 31/b)
- Raiffeisen Investment Fund Management Zrt. (registered office: 1133 Budapest, Váci út 116-118.)
- Raiffeisen Corporate Lízing Zrt. (registered office: 1133 Budapest, Váci út 116-118.)
- Raiffeisen Biztosításközvetítő Kft. (registered office: 1133 Budapest, Váci út 116-118.)

### 1.2. Contact details of the Bank's data protection officers



In writing in the form of a letter sent to the address Raiffeisen Bank Zrt. Budapest 1700



In-person at any branch of Raiffeisen Bank



Electronically by an e-mail sent to the address [info@raiffeisen.hu](mailto:info@raiffeisen.hu)



On the phone at phone number 06-80-488-588

The Bank's data protection officer is dr. Gergely Balázs, and the data protection officer of the Subsidiaries is dr. Ildikó Dunár.

### 2. What is a cookie?

When you (the "Visitor") navigate to the websites of the Raiffeisen Banking Group (the "Bank"), a little file called "cookie" will be saved to your IT or mobile device (e.g. computer, laptop, tablet, mobile phone, hereinafter the "device"), which may serve several purposes. Some of the cookies used by the Bank are indispensable for the proper operation of the site, whereas others collect information on the use of the website in order to make the site even more convenient and useful. Some of the cookies are temporary only, and will be deleted when the browser is closed, whereas there are also long-standing versions that will remain in the device for a longer period.

### 3. What is the purpose of cookies?

- To facilitate navigation in the site, hence use of the same, by recording the Visitor's settings and patterns of use.

- To improve user experience by collecting information on how the Visitor uses the website, which are the pages that he or she visits or uses most often, from which information we can infer how to provide an even better user experience when he or she visits our website again.
- To collect statistics, the analysis of which might help us understand how the Visitors use beside the website our additional online services, which we will be thus able to improve accordingly.
- To collect information on the use of the web chat application available in the website.
- To further develop and fine-tune the website in accordance with the Visitors' needs.
- To place targeted advertisements and individual contents so that we will be able to display the offers that are most relevant for each Visitor.
- To identify any potential malicious IT operations.

## 4. Types of cookies

### 4.1. Cookies supporting basic functions

They are indispensable for smooth browsing, and enable the use of the diverse functions of the website. This setting is always enabled, because the data of the cookies are necessary for the operation of the website. An appropriate user session in the website is ensured in accordance with the provisions of Art. 13/A (3) of Act CVIII of 2001 on Certain Issues of E-Commerce Activities and Information Society Services.

Cookie name	Cookie provided by	Lifetime	URL
JSESSIONID	cdn.raiffeisen.hu	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
JSESSIONID	raiffeisen.hu	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
LPSessionID	lo.v.liveperson.net	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
LFR_SESSION_STATE_10135	raiffeisen.hu	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
LPSID-87316449	raiffeisen.hu	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
RBH_TC	raiffeisen.hu	1 year	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
XSRF-TOKEN	kalandosseta.hu	1 day	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a>
raiffeisen_session	kalandosseta.hu	1 day	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a>
SESS#	novekedjen.hu	during session	<a href="https://novekedjen.hu/">https://novekedjen.hu/</a>
ci_session	szemelyikolcson.raiffeisen.hu	1 day	<a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a>
ci_session	hitelkivaltas.raiffeisen.hu	1 day	<a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
ct-ultimate-gdpr-cookie	veglegesdomain.hu	1 year	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
ct-ultimate-gdpr-cookie-level	veglegesdomain.hu	1 year	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
CONSENT	google.com	20 years	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
highContrast	videobank.raiffeisen.hu	1 year	<a href="https://videobank.raiffeisen.hu">https://videobank.raiffeisen.hu</a>
system_check_performed	videobank.raiffeisen.hu	1 year	<a href="https://videobank.raiffeisen.hu">https://videobank.raiffeisen.hu</a>
_csrf	videobank.raiffeisen.hu	during session	<a href="https://videobank.raiffeisen.hu">https://videobank.raiffeisen.hu</a>
enable_cookies	videobank.raiffeisen.hu	1 year	<a href="https://videobank.raiffeisen.hu">https://videobank.raiffeisen.hu</a>
vuersid	videobank.raiffeisen.hu	during session	<a href="https://videobank.raiffeisen.hu">https://videobank.raiffeisen.hu</a>
locale	videobank.raiffeisen.hu	during session	<a href="https://videobank.raiffeisen.hu">https://videobank.raiffeisen.hu</a>

## 4.2. Functional cookies

These cookies enable the website to remember your previous preferences; for example, which language you used, how many hits you displayed when making a search, or whether you chose the accessible version of the website. All these also contribute to the smooth and more personalised use of our website. Without the information stored in the cookies remembering your preferences, our website can still operate, although less smoothly.

Cookie name	Cookie provided by	Lifetime	URL
IpTabld	raiffeisen.hu	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
IpTestCookie#	lpsnmedia.net	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
IpTestCookie#	raiffeisen.hu	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
GUEST_LANGUAGE_ID	raiffeisen.hu	1 year	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
COOKIE_SUPPORT	raiffeisen.hu	1 year	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
RBH_PARTIALLY_SIGHTED	raiffeisen.hu	1 year	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
RBH_COOKIE_PRIVACY_ACCEPTED	raiffeisen.hu	1 year	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
Customerinteraction/LivePerson	raiffeisen.hu	13 months	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
IpTabld	lakashitel.raiffeisen.hu	during session	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
IpTestCookie#	lakashitel.raiffeisen.hu	during session	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
IpTabld	szemelyikolcson.raiffeisen.hu	during session	<a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a>
IpTestCookie#	szemelyikolcson.raiffeisen.hu	during session	<a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a>
IpTabld	hitelkivaltas.raiffeisen.hu	during session	<a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
IpTestCookie#	hitelkivaltas.raiffeisen.hu	during session	<a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>

## 4.3. Statistical cookies

They collect information on how you and other visitors use our website, for example which pages you viewed, and which links you clicked on. The analysis of the information collected by means of cookies is used to improve our services, and develop our products. Such information is anonymous, which means that it cannot be used to identify you. For the purpose of performance measurement, our website uses third party cookies as well upon each visit, using which we can trace how many people visit the website, and what kind of content they are interested in. All information is stored anonymously, and is used for anonymous analyses of the Visitors' behaviour so that we can ensure high quality experience for the users. The cookies of the following service providers are used in our website:

- **Google Analytics:** These cookies collect information on how the Visitors use the website. For detailed information on this service, please visit the following link: <https://www.google.com/analytics/terms/us.html>
- **Hotjar:** This service is used for heatmap analytics and collects information about the location of the clicks and mouse movements. For detailed information in English, see <https://www.hotjar.com/cookies>

Cookie name	Cookie provided by	Lifetime	URL
_ga	raiffeisen.hu	2 years	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
_gat	raiffeisen.hu	1 day	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>

_gid	raiffeisen.hu	1 day	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
lpLastVisit#	raiffeisen.hu	2 years	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a>
LPVID	raiffeisen.hu	2 years	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
LPVisitorID	lo.v.liveperson.net	2 years	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
_dc_gtm_UA-#	kalandosseta.hu	1 day	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a> <a href="https://novekedjen.hu/">https://novekedjen.hu/</a>
collect	google-analytics.com	during session	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a> <a href="https://novekedjen.hu/">https://novekedjen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
_ga	kalandosseta.hu	2 years	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a>
_gat	kalandosseta.hu	1 day	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a>
_gid	kalandosseta.hu	1 day	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a>
_ga	novekedjen.hu	1 day	<a href="https://novekedjen.hu/">https://novekedjen.hu/</a>
_gat	novekedjen.hu	1 day	<a href="https://novekedjen.hu/">https://novekedjen.hu/</a>
_gid	novekedjen.hu	1 day	<a href="https://novekedjen.hu/">https://novekedjen.hu/</a>
_dc_gtm_UA-#	novekedjen.hu	1 day	<a href="https://novekedjen.hu/">https://novekedjen.hu/</a>
_dc_gtm_UA-#	lakashitel.raiffeisen.hu	1 day	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
_gali	raiffeisen.hu	1 day	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
lpLastVisit#	lakashitel.raiffeisen.hu	2 years	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
_dc_gtm_UA-#	raiffeisen.hu	1 day	<a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
lpLastVisit#	szemelyikolcson.raiffeisen.hu	2 years	<a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a>
lpLastVisit#	hitelkivaltas.raiffeisen.hu	2 years	<a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
IP_JAR	google.com	1 month	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>

#### 4.4. Cookies necessary to display targeted and individual contents

These cookies provide information about which products, services and offers of ours may be relevant to you. We may use such data in order to be able to display targeted, individual contents for you, and improve the content of our personalised messages. These cookies are unable to identify you personally either. At the same time, they collect data e.g. about which pages you visited, where you clicked within the page, how many pages you opened. The targeted advertising cookies of the following service providers are used in our website:

- **Google:** For Google's data protection guidelines related to advertising, see the link <http://www.google.com/intl/hu/policies/technologies/ads/>
- **Google Adwords:** Detailed information on the service is available at the following link: <https://www.google.com/intl/hu/policies/privacy>
- **Facebook:** For detailed information on the service, please visit the following link: <https://www.facebook.com/help/cookies/>

- **DoubleClick:** For detailed information on the service, please visit the following link:  
<https://www.google.com/intl/hu/policies/privacy>
- **Sizmek:** For detailed information on the service, please visit the following link:  
<http://www.youronlinechoices.com/uk/faqs#15>

Cookie name	Cookie provided by	Lifetime	URL
ads/ga-audiences	google.com	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
cobrowse-storage_expiration-87316449	lpsnmedia.net	during session	<a href="https://www.raiffeisen.hu/">https://www.raiffeisen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
_fbp	kalandosseta.hu	3 months	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a>
ads/ga-audiences	google.com	during session	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a>
fr	facebook.com	3 months	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a> <a href="https://novekedjen.hu/">https://novekedjen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
tr	facebook.com	during session	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a> <a href="https://novekedjen.hu/">https://novekedjen.hu/</a> <a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
_fbp	novekedjen.hu	3 months	<a href="https://novekedjen.hu/">https://novekedjen.hu/</a>
ads/ga-audiences	google.com	during session	<a href="https://kalandosseta.hu/">https://kalandosseta.hu/</a> <a href="https://novekedjen.hu/">https://novekedjen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
_gcl_av	novekedjen.hu	3 months	<a href="https://novekedjen.hu/">https://novekedjen.hu/</a>
_gcl_av	veglegesdomain.hu	3 months	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
_cc_aud	crwdcntrl.net	270 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
_cc_cc	crwdcntrl.net	during session	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
_cc_dc	crwdcntrl.net	269 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
_cc_id	crwdcntrl.net	269 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
_fbp	raiffeisen.hu	3 months	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a> <a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
_hjIncludedInSample	lakashitel.raiffeisen.hu	during session	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
_kuid_	krxd.net	180 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
ab	agkn.com	1 year	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
ANON_ID	tribalfusion.com	3 months	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
bkdc	bluekai.com	179 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
bkpa	bluekai.com	179 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
bku	bluekai.com	179 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
demdex	demdex.net	180 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
dpm	demdex.net	180 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>

IDE	doubleclick.net	1 year	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a>
jvxbksync	jivox.com	14 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
jvsync	jivox.com	1 year	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
KADUSERCOOKIE	pubmatic.com	2 years	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
site/#	bluekai.com	during session	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
test_cookie	doubleclick.net	1 day	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a> <a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a>
tuuid	creative-serving.com	1 year	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
zuid	zemanta.com	1 year	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
sskya	sundaysky.com	7 days	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
sskyCreationTime	sundaysky.com	2 years	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
sskyu	sundaysky.com	2 years	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>
_hjIncludedInSample	szemelyikolcson.raiffeisen.hu	during session	<a href="http://szemelyikolcson.raiffeisen.hu/">http://szemelyikolcson.raiffeisen.hu/</a>
_hjIncludedInSample	hitelkivaltas.raiffeisen.hu	during session	<a href="http://hitelkivaltas.raiffeisen.hu/">http://hitelkivaltas.raiffeisen.hu/</a>
NID	google.com	6 months	<a href="http://lakashitel.raiffeisen.hu/">http://lakashitel.raiffeisen.hu/</a>

## 5. Categories of data collected via cookies and processed by the Bank

We record and process the following data via cookies about your device and your browser:

- the IP address you use,
- type of the browser you use,
- features of the operating system of your browser (e.g. type, language settings),
- exact time of the visit,
- address of the web page visited previously,
- function or service used in the visited web page,
- time spent in our website.

Please be informed that the cookies used by the Bank are unable in themselves to identify the Visitor personally.

## 6. Legal basis of processing

In the case of cookies supporting basic functions is the Bank's legitimate interests.

In the cases of functional cookies, statistics cookies and cookies necessary to display targeted and individual contents is your freely given consent as per Art. 6 (1) a) of the GDPR.

## 7. Retention of data

The cookies used by the Bank will be placed in your device for the period of time indicated in Section 3, which you can decide to change as described in Section 7.

Data related to the use of the site will be stored by the Bank for 5 years with a view for the operation of the website, after the lapse of which period the data will be deleted or anonymised.

## 8. Data security and cookies management

It is essential that the Bank will not memorise any ID or password even in case cookies are permitted. Visitors may use our electronic banking services in total security even if they accept cookies.

Only and exclusively the staff of the operator has access to the recorded data in order to ensure the above objectives. The recorded data may only be transmitted to third parties in the cases and for the purposes specified in the laws, to recipients authorised under the law (typically for law enforcement or national security purposes).

Anonymised data related to the use of the website may be used for statistical purposes.

## 9. Checking cookie settings, banning cookies

Browsers enable the users to change their cookie settings. By default, a part of browsers automatically accept cookies, but this setting can also be changed so that the Visitor can prevent automatic acceptance going forward. In the case of resetting, the browser shall from then on offer an option to set cookies in each case.

Please find further detailed information on the cookie settings of the following browsers by clicking on the links below:

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

Please take note that as the purpose of cookies is to support and facilitate the usability and processes of the website, in case cookies are banned we cannot guarantee that the Visitor will be able to comprehensively use all functions of the website. In such case the website may operate differently than planned in your browser.

## 9. Data processing

The Bank has the right to engage processors for data processing. For detailed information on processors, see the [List of Data Processors](#) and [Annex No. 2 to the General Business Conditions \(Outsource List\)](#).

## 10. Rights of data subjects

You shall have the right to request information through any of the above communication channels of the Bank at any time about the processing of your personal data, or access such data, and may furthermore request your personal data to be rectified, erased or restricted, and you are also entitled to the right to object to the processing of your personal data. For more details concerning your rights, see the Bank's [General Privacy Policy](#), in the chapter "Rights of the data subjects".

## 11. Legal remedies

In case you suppose that your rights to privacy have been violated, you may refer to the Bank's Data Protection Officer and inform him/her of the problem related to the Bank's data processing, as well as request information from him/her or ask for his/her opinion.

If you disagree with the opinion of the Bank's Data Protection Officer, but also regardless of that, upon any violation of your rights related to the protection of your personal data, you may refer your complaint to the Hungarian National Authority for Data Protection and Freedom of Information (registered office: 1055 Budapest, Falk Miksa utca 9-11., mailing address: 1363 Budapest, Pf. 9, telephone: +36-1-391-1400, fax: +36-1-391-1410, e-mail: [ugyfelszolgalat@naih.hu](mailto:ugyfelszolgalat@naih.hu)) for remedy.

In case you suppose that your rights to privacy have been violated, you also have the right to refer to a court. The lawsuit shall be adjudicated by the competent court having jurisdiction at the registered office of the defendant or, if you prefer, by the court having jurisdiction at your residential address or place of stay. You may look up the court having jurisdiction in legal disputes related to data processing at the following link: <http://birosag.hu/ugyfelkapcsolati-portal/illetkessegkereso>.

## 12. Further information

The Bank shall have the right at any time to change the content of this policy in its sole discretion, without giving any special notice. Such changes are not governed by the provisions of Chapter XIX of the [General Business Conditions](#).

If you need more information, please refer to the privacy policies available in the website [www.raiffeisen.hu](http://www.raiffeisen.hu) under the heading [Data Processing](#), the [General Business Conditions](#), and the relevant statutory provisions, including in particular the provisions of [Regulation \(EU\) 2016/679 of the European Parliament and of the Council](#) (General Data Protection Regulation or GDPR), and you may as well ask for information at any communication channel of the Bank as detailed above.

For issues that are not regulated—or not regulated in sufficient detail—here, the provisions relevant to this legal relationship of the [General Privacy Policy](#), available in the [Bank's website](#), shall be governing.