Privacy Policy

concerning the use of cookies in the website

Effective as of: 15 September 2026

1. General provisions

Dear Data Subject, please be informed that you can find detailed information on the processing of your personal data by Raiffeisen Bank Zrt. (the "Bank") as a controller in our General Privacy Policy, available in the Bank's website; however, we think it is also important that we describe in detail some distinguishing characteristics of this particular data processing.

1.1. Controller: Raiffeisen Bank Zrt. (registered office: 1133 Budapest, Váci út 116-118.)

1.2. Contact details of the Bank's data protection officer

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 e-mail sent to info@raiffeisen.hu	**On the phone, at phone number 06-80-488-588**

The data protection officer of the Bank 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 personalised 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 necessary for basic functionality

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 provided by 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 Section 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
LPSID-87316449	raiffeisen.hu	during session	https://onlinekolcson.raiffeisen.hu https://bankszamlahitel.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://onlinehitelkartya.raiffeisen.hu
highContrast	videobank.raiffeisen.hu	1 year	https://videobank.raiffeisen.hu
system_check_performed	videobank.raiffeisen.hu	1 year	https://videobank.raiffeisen.hu
_csrf	videobank.raiffeisen.hu	during session	https://videobank.raiffeisen.hu
enable_cookies	videobank.raiffeisen.hu	1 year	https://videobank.raiffeisen.hu
vuersid	videobank.raiffeisen.hu	during session	https://videobank.raiffeisen.hu
locale	videobank.raiffeisen.hu	during session	https://videobank.raiffeisen.hu
_GRECAPTCHA	google.com	6 months	http://partner.raiffeisen.hu

Cookie name	Cookie provided by	Lifetime	URL
LPVID	raiffeisen.hu	1 year	https://onlinekolcson.raiffeisen.hu https://bankszamlahitel.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://felujitasihitel.raiffeisen.hu https://onlinehitelkartya.raiffeisen.hu
cookie_terms_accepted	nexum	2 years	https://raiffeisen.karrierportal.hu
cookie_terms_accepted_date	nexum	2 years	https://raiffeisen.karrierportal.hu
accepted_cookies	nexum	2 years	https://raiffeisen.karrierportal.hu
spublic	nexum	during session	https://raiffeisen.karrierportal.hu
G_ENABLED_IDPS	google.com	during session	https://raiffeisen.karrierportal.hu
amlbcookie	raiffeisen.hu	during session	https://sso.raiffeisen.hu
BIGipServerb6Z4d+KlLjeXFESlkgxNiw	sso.raiffeisen.hu	during session	https://sso.raiffeisen.hu
BIGipServeroyLTe7zu/euPSLP8BVpTcQ	sso.raiffeisen.hu	during session	https://raiffeisen.hu https://sso.raiffeisen.hu
cKwmJlCqPDOEUli	raiffeisen.hu	9 months and 26 days	https://raiffeisen.hu http://premiumbanking.raiffeisen.hu http://lizing.raiffeisen.hu http://partner.raiffeisen.hu https://privatebanking.raiffeisen.hu http://biztositas.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu
cKwmJlCqPDOEUli	raiffeisen.hu	300 days	https://sso.raiffeisen.hu
cognition_cid	raiffeisen.hu	during session	https://sso.raiffeisen.hu
COOKIE_SUPPORT	alapok.raiffeisen.hu biztositas.raiffeisen.hu privatebanking.raiffeisen.hu lizing.raiffeisen.hu partner.raiffeisen.hu premiumbanking.raiffeisen.hu ugyfeltajekoztatas.raiffeisen.hu raiffeisen.hu my.raiffeisen.hu	1 year	http://alapok.raiffeisen.hu http://biztositas.raiffeisen.hu https://privatebanking.raiffeisen.hu http://lizing.raiffeisen.hu http://partner.raiffeisen.hu http://premiumbanking.raiffeisen.hu http://ugyfeltajekoztatas.raiffeisen.hu https://raiffeisen.hu https://my.raiffeisen.hu
dtCookie	raiffeisen.hu	during session	https://sso.raiffeisen.hu
dtLatC	raiffeisen.hu	during session	https://sso.raiffeisen.hu
dtPC	raiffeisen.hu	during session	https://sso.raiffeisen.hu
dtSa	raiffeisen.hu	during session	https://sso.raiffeisen.hu
i18next	sso.raiffeisen.hu	during session	https://raiffeisen.hu https://sso.raiffeisen.hu

Cookie name	Cookie provided by	Lifetime	URL
JSESSIONID	raiffeisen.hu alapok.raiffeisen.hu biztositas.raiffeisen.hu privatebanking.raiffeisen.hu lizing.raiffeisen.hu partner.raiffeisen.hu premiumbanking.raiffeisen.hu ugyfeltajekoztatas.raiffeisen.hu cdn.raiffeisen.hu my.raiffeisen.hu	during session	https://sso.raiffeisen.hu http://alapok.raiffeisen.hu http://biztositas.raiffeisen.hu https://privatebanking.raiffeisen.hu http://lizing.raiffeisen.hu http://partner.raiffeisen.hu http://premiumbanking.raiffeisen.hu http://ugyfeltajekoztatas.raiffeisen.hu https://raiffeisen.hu https://my.raiffeisen.hu
LFR_SESSION_STATE_10135	premiumbanking.raiffeisen.hu www.raiffeisen.hu partner.raiffeisen.hu biztositas.raiffeisen.hu lizing.raiffeisen.hu ugyfeltajekoztatas.raiffeisen.hu alapok.raiffeisen.hu privatebanking.raiffeisen.hu	1 year	https://raiffeisen.hu http://premiumbanking.raiffeisen.hu https://partner.raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu
rbhulbcki	raiffeisen.hu	during session	https://sso.raiffeisen.hu
rbhulogincki	sso.raiffeisen.hu	during session	https://sso.raiffeisen.hu
rbussocki	raiffeisen.hu	during session	https://sso.raiffeisen.hu
Uvm1cgfZbWMJiE5	raiffeisen.hu	2 hours	https://raiffeisen.hu https://felujitasihitel.raiffeisen.hu http://premiumbanking.raiffeisen.huhttps://partner.raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu
Uvm1cgfZbWMJiE5	raiffeisen.hu	during session	https://sso.raiffeisen.hu
user_cookie	my.raiffeisen.hu	1 year	https://my.raiffeisen.hu
SERVERID	my.raiffeisen.hu premiumbanking.raiffeisen.hu raiffeisen.hu partner.raiffeisen.hu biztositas.raiffeisen.hu lizing.raiffeisen.hu ugyfeltajekoztatas.raiffeisen.hu alapok.raiffeisen.hu privatebanking.raiffeisen.hu	during session	https://raiffeisen.hu https://my.raiffeisen.hu http://premiumbanking.raiffeisen.hu https://partner.raiffeisen.hu https://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu
LFR_SESSION_STATE	my.raiffeisen.hu	during session	https://my.raiffeisen.hu
OptanonAlertBoxClosed	globalinvestorportal.com	1 year	https://gighu.globalinvestorgate.com/
oidc.user	globalinvestorportal.com	during session	https://gighu.globalinvestorgate.com/
themeMode	globalinvestorportal.com	during session	https://gighu.globalinvestorgate.com/
Nonce	globalinvestorportal.com	during session	https://gighu.globalinvestorgate.com/
userLanguage	globalinvestorportal.com	during session	https://gighu.globalinvestorgate.com/
OptanonConsent	globalinvestorportal.com	1 year	https://gighu.globalinvestorgate.com/

Cookie name	Cookie provided by	Lifetime	URL
PHPSESSID	raiffeisen.hu szemelyikolcson.raiffeisen.hu lakashitel.raiffeisen.hu	during session	https://raiffeisen.hu https://befektetes.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://raiconnect.hu https://husegprogram.raiffeisen.hu https://felujitasihitel.raiffeisen.hu
LPSID	my.raiffeisen.hu	during session	https://my.raiffeisen.hu
GUEST_LANGUAGE_ID	raiffeisen.hu partner.raiffeisen.hu biztositas.raiffeisen.hu ugyfeltajekoztatas.raiffeisen.hu alapok.raiffeisen.hu privatebanking.raiffeisen.hu lizing.raiffeisen.hu premiumbanking.raiffeisen.hu my.raiffeisen.hu	1 year	https://raiffeisen.hu http://premiumbanking.raiffeisen.hu http://partner.raiffeisen.hu https://biztositas.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu http://lizing.raiffeisen.hu https://my.raiffeisen.hu https://privatebanking.raiffeisen.hu
LFR_SESSION_STATE_#	partner.raiffeisen.hu	1 year	http://partner.raiffeisen.hu
SSO_COOKIE_POLICY	sso.raiffeisen.hu	during session	https://sso.raiffeisen.hu
RBH_COOKIE_PRIVACY_ACCEPTED	kolcson.raiffeisen.hu	1 year	https://onlinekolcson.raiffeisen.hu
oszkNtb	raiffeisen.hu	during session	https://szemelyikolcson.raiffeisen.hu
RBH_OHK_COOKIE_PRIVACY	onlinehitelkartya.raiffeisen.hu	1 year	https://onlinehitelkartya.raiffeisen.hu
RBH_OSZK_COOKIE_PRIVACY	kolcson.raiffeisen.hu	1 year	https://kolcson.raiffeisen.hu
RBH_OVD_COOKIE_PRIVACY	bankszamlahitel.raiffeisen.hu	1 year	https://bankszamlahitel.raiffeisen.hu
RBH_NTB_OSZK_COOKIE_PRIVACY	onlinekolcson.raiffeisen.hu	1 year	https://onlinekolcson.raiffeisen.hu
jts-rw	rbiinternational.com	2 years	https://szamlavezetes.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu/ https://felujitasihitel.raiffeisen.hu https://onlinebabavaro.raiffeisen.hu
jts-rw	raiffeisen.hu	1 year	https://raiffeisen.hu http://premiumbanking.raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu
_dc_gtm_UA-30280387-17	raiffeisen.hu	1 minute	https://raiffeisen.hu

Cookie name	Cookie provided by	Lifetime	URL
zO1xqGlJlF5oPddfihq	raiffeisen.hu	during session	https://partner.raiffeisen.hu http://biztositas.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu
__rbh_tst_rlcl	.raiffeisen.hu	Session	https://raiffeisen.hu
__rbh_tst__rkybrd	.raiffeisen.hu	Session	https://raiffeisen.hu
__rbh_tst__fpcachecc	.raiffeisen.hu	1 year	https://raiffeisen.hu

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
ADRUM_BTa	lptag.liveperson.net	soha	https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu
ADRUM_BT1	lptag.liveperson.net	soha	https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu
OptanonConsent	raiffeisen.hu	1 year	https://raiffeisen.hu http://premiumbanking.raiffeisen.hu https://partner.raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu

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, see 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://hotjar.com/cookies
- **JENTIS:** We use the services of JENTIS GmbH, Schönbrunner Straße 231, 1120 Vienna ("JENTIS") in connection with anonymous statistical analyses and the enhanced security measures applied during visits to our website. To this end, the data are transmitted to JENTIS, which evaluates these on our behalf in an anonymous form. JENTIS's Privacy Policy is available at the following link: https://www.jentis.com/privacy-policy/.
- **Kameleoon:** To improve the usability of our website and provide a more personalised experience, we use the third-party service provided by Kameleoon that conducts functional, non-personalised experiments. These experiments include the following:
  - Data collection: Kameleoon collects anonymous browsing data ("essential data"), such as page clicks, navigation patterns, and device information. These data cannot be used to identify you personally.
  - A/B testing: You can participate in A/B testing or personalisation campaigns. These tests are used to optimise content, design, or functionality.
  - Storage: Data are stored locally, in your browser, and on secure servers for up to 365 days.

  If you opt out of analytics/targeting cookies via the consent manager, Kameleoon will not store cookies or process data for these experiments, and will not run these experiments. https://www.kameleoon.com/platform/privacy-security

Cookie name	Cookie provided by	Lifetime	URL
_ga	raiffeisen.hu	2 years	https://befektetes.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://husegprogram.raiffeisen.hu https://onlinekolcson.raiffeisen.hu https://felujitasihitel.raiffeisen.hu
_ga	raiffeisen.hu premiumbanking.raiffeisen.hu lizing.raiffeisen.hu	1 year	https://raiffeisen.hu http://premiumbanking.raiffeisen.hu https://partner.raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu
_gat	raiffeisen.hu	1 day	http://partner.raiffeisen.hu https://felujitasihitel.raiffeisen.hu

Cookie name	Cookie provided by	Lifetime	URL
_gat	raiffeisen.hu	1 minute	https://raiffeisen.hu http://premiumbanking.raiffeisen.hu https://partner.raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu
_gid	raiffeisen.hu lizing.raiffeisen.hu google.com	1 day	https://raiffeisen.hu https://befektetes.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://onlinekolcson.raiffeisen.hu https://felujitasihitel.raiffeisen.hu http://premiumbanking.raiffeisen.hu https://partner.raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu https://raiffeisen.hu https://raiffeisen.karrierportal.hu https://privatebanking.raiffeisen.hu
lpLastVisit-#	raiffeisen.hu	2 years	https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu
_dc_gtm_UA-#	raiffeisen.hu	1 minute	https://befektetes.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu
_gat_UA-30280387-17	raiffeisen.hu	1 minute	https://raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://babavarokolcson.raiffeisen.hu http://premiumbanking.raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu
_gat_UA-45218841-29	raiffeisen.hu	1 minute	https://babavarokolcson.raiffeisen.hu
_gat_UA-45218841-33	raiffeisen.hu	1 minute	https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu
_gat_UA-45218841-42	raiffeisen.hu	1 minute	http://premiumbanking.raiffeisen.hu
_ga_01V1538RS6	raiffeisen.hu	1 year and 1 month	https://raiffeisen.hu

Cookie name	Cookie provided by	Lifetime	URL
CONSENT	youtube.com	2 years	https://befektetes.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu
RBH_TC	raiffeisen.hu premiumbanking.raiffeisen.hu partner.raiffeisen.hu biztositas.raiffeisen.hu lizing.raiffeisen.hu ugyfeltajekoztatas.raiffeisen.hu alapok.raiffeisen.hu privatebanking.raiffeisen.hu	1 year	https://raiffeisen.hu http://premiumbanking.raiffeisen.hu http://lizing.raiffeisen.hu http://partner.raiffeisen.hu https://privatebanking.raiffeisen.hu http://biztositas.raiffeisen.hu http://alapok.raiffeisen.hu https://felujitasihitel.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu
_ga	google.com	2 years	https://raiffeisen.karrierportal.hu
_gali	google.com	during session	https://raiffeisen.karrierportal.hu
__utma	google.com	2 years	https://raiffeisen.karrierportal.hu
__utmb	google.com	30 minutes	https://raiffeisen.karrierportal.hu
__utmc	google.com	during session	https://raiffeisen.karrierportal.hu
__utmt	google.com	10 minutes	https://raiffeisen.karrierportal.hu
__utmz	google.com	6 months	https://raiffeisen.karrierportal.hu
_ga_C8Q8XPJHMM	raiffeisen.hu	2 years	https://szemelyikolcson.raiffeisen.hu
_ga_RVVB6P3S59	raiffeisen.hu	2 years	https://lakashitel.raiffeisen.hu https://felujitasihitel.raiffeisen.hu
_hjFirstSeen	raiffeisen.hu	2 years	https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://felujitasihitel.raiffeisen.hu
_hjIncludedInPageviewSample	raiffeisen.hu	2 minutes	https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://felujitasihitel.raiffeisen.hu
_hjAbsoluteSessionInProgress	raiffeisen.hu	30 minutes	https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://felujitasihitel.raiffeisen.hu
_hjSessionUser_{site_id}	hotjar.com	1 year	https://onlinekolcson.raiffeisen.hu https://bankszamlahitel.raiffeisen.hu
_hjFirstSeen	hotjar.com	during session	https://onlinekolcson.raiffeisen.hu https://bankszamlahitel.raiffeisen.hu
_hjSession_{site_id}	hotjar.com	during session	https://onlinekolcson.raiffeisen.hu https://bankszamlahitel.raiffeisen.hu

Cookie name	Cookie provided by	Lifetime	URL
_hjSessionUser_{site_id}	raiffeisen.hu	1 year	https://onlinekolcson.raiffeisen.hu https://bankszamlahitel.raiffeisen.hu
_hjIncludedInSessionSample	raiffeisen.hu	during session	https://onlinekolcson.raiffeisen.hu https://bankszamlahitel.raiffeisen.hu
_hjSession_{site_id}	raiffeisen.hu	during session	https://onlinekolcson.raiffeisen.hu https://bankszamlahitel.raiffeisen.hu
_hjSession_2096275	raiffeisen.hu	30 minutes	https://raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu/ https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu/ http://premiumbanking.raiffeisen.hu
_hjSessionUser_2096275	raiffeisen.hu	1 year	https://raiffeisen.hu http://biztositas.raiffeisen.hu http://lizing.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu http://premiumbanking.raiffeisen.hu
_hjid	raiffeisen.hu	1 year	https://onlinekolcson.raiffeisen.hu https://bankszamlahitel.raiffeisen.hu
_vis_opt_test_cookie	raiffeisen.hu	during session	https://raiffeisen.hu
_vis_opt_s	raiffeisen.hu	3 months and 10 days	https://raiffeisen.hu
jentis.consent.data	raiffeisen.hu	never	http://biztositas.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu
jentis.core.tracker.rawdata-controller	raiffeisen.hu	never	http://biztositas.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu https://alapok.raiffeisen.hu https://privatebanking.raiffeisen.hu

4.4. Cookies required for targeted and personalised content

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 targeting, personalised content for you, and improve the content of our personalised messages. They can also be used to limit the number of times an ad is shown to you. 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 detailed information on the service, please visit the following link: http://www.google.com/intl/hu/policies/technologies/ads/.

  https://business.safety.google/privacy/

- **Google enhanced conversions:** Google's Enhanced Conversions service is used to optimise advertising campaigns and monitor conversion rates. For detailed information on the service, please visit the following link:

https://support.google.com/adspolicy/answer/9755941?hl=hu&sjid=10976545832903423653-EU#leads

- **Google Adwords:** For detailed information on the service, please visit 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/.
- **Google Doubleclick:** For detailed information on the service, please visit the following link: https://www.google.com/intl/hu/policies/privacy.
- **Adform:** For detailed information on the service, please visit the following link: https://site.adform.com/privacy-center/adform-cookies/
- **Oracle AddThis:** For detailed information on the service, please visit the following link: AddThisPrivacy Policy | Oracle.
- **Snapchat:** For detailed information on the service, please visit the following link: https://support.snapchat.com/en-US/a/advertising-preferences
- **Linkedin**: For detailed information on the service, please visit the following link: https://www.linkedin.com/help/linkedin/answer/a1342443/manage-advertising-preferences?lang=en
- **Tik-Tok**: For detailed information on the service, please visit the following link: https://support.tiktok.com/en/account-and-privacy/personalized-ads-and-data/personalization-and-data
- **Microsoft Advertising** (provider: Microsoft Corporation, One Microsoft Way, Redmond, WA 98052-6399, USA): For detailed information on the service, please visit the following link: https://www.microsoft.com/hu-hu/privacy/privacystatement

  As part of this service, cross-device tracking is also available, which allows us to see the user's activities and usage patterns across multiple Microsoft devices in a comprehensive manner, enabling the display of personalised ads on Microsoft websites and apps. You can disable cross-device tracking at http://choice.microsoft.com/de-de/opt-out.

Cookie name	Cookie provided by	Lifetime	URL
ads/ga-audiences	google.com	during session	https://felujitasihitel.raiffeisen.hu
fr	facebook.com	3 months	https://befektetes.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlavezetes.raiffeisen.hu
fr	facebook.com	1 year and 24 days	https://szemelyikolcson.raiffeisen.hu https://felujitasihitel.raiffeisen.hu

Cookie name	Cookie provided by	Lifetime	URL
_gcl_au	raiffeisen.hu	3 months	https://raiffeisen.hu https://lakashitel.raiffeisen.hu https://befektetes.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu http://premiumbanking.raiffeisen.hu http://lizing.raiffeisen.hu https://privatebanking.raiffeisen.hu/ http://biztositas.raiffeisen.hu http://alapok.raiffeisen.hu https://felujitasihitel.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu
_fbp	raiffeisen.hu	3 months	https://raiffeisen.hu https://befektetes.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu http://premiumbanking.raiffeisen.hu http://lizing.raiffeisen.hu https://privatebanking.raiffeisen.hu/ http://biztositas.raiffeisen.hu http://alapok.raiffeisen.hu https://felujitasihitel.raiffeisen.hu https://ugyfeltajekoztatas.raiffeisen.hu
_hjIncludedInSessionSample	lakashitel.raiffeisen.hu	1 or 2 minutes	http://lakashitel.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu https://felujitasihitel.raiffeisen.hu
IDE	doubleclick.net	1 year and 24 days	https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://felujitasihitel.raiffeisen.hu
IDE	doubleclick.net	1 year	https://raiffeisen.hu

Cookie name	Cookie provided by	Lifetime	URL
test_cookie	doubleclick.net	15 minutes	https://raiffeisen.hu https://befektetes.raiffeisen.hu https://yelloo.raiffeisen.hu https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://szamlavezetes.raiffeisen.hu
__atuvc	Oracle (AddThis)	2 years	https://raiffeisen.karrierportal.hu
__atuvs	Oracle (AddThis)	30 minutes	https://raiffeisen.karrierportal.hu
di2	Oracle (AddThis)	2 years	https://raiffeisen.karrierportal.hu
dt	Oracle (AddThis)	1 month	https://raiffeisen.karrierportal.hu
loc	Oracle (AddThis)	2 years	https://raiffeisen.karrierportal.hu
uid	Oracle (AddThis)	2 years	https://raiffeisen.karrierportal.hu
uvc	Oracle (AddThis)	2 years	https://raiffeisen.karrierportal.hu
vc	Oracle (AddThis)	2 years	https://raiffeisen.karrierportal.hu
YSC	youtube.com	during session	https://raiffeisen.hu https://befektetes.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu https://premiumbanking.raiffeisen.hu
VISITOR_INFO1_LIVE	youtube.com	5 months and 27 days	https://befektetes.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu
VISITOR_INFO1_LIVE	youtube.com	6 months	https://raiffeisen.hu https://premiumbanking.raiffeisen.hu
yt-remote-device-id	youtube.com	never	https://befektetes.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu
yt-remote-connected-devices	youtube.com	never	https://befektetes.raiffeisen.hu https://szamlatnyitok.raiffeisen.hu
u2	serving-sys.com	3 months	https://babavarokolcson.raiffeisen.hu https://szemelyikolcson.raiffeisen.hu https://lakashitel.raiffeisen.hu https://aktivszamla.raiffeisen.hu https://felujitasihitel.raiffeisen.hu
_ttp	tiktok.com raiffeisen.hu	1 year	https://raiffeisen.hu
_uetsid	Microsoft Advertising	13 months at maximum	https://aktivszamla.raiffeisen.hu/
_uetvid	Microsoft Advertising	13 months at maximum	https://aktivszamla.raiffeisen.hu/
MUID and MUIDB	Microsoft Advertising	1 year	https://aktivszamla.raiffeisen.hu/
ANONCHK	Microsoft Advertising	10 minutes	https://aktivszamla.raiffeisen.hu/
sc_at	snapchat.com		https://szamlavezetes.raiffeisen.hu https://raiffeisen.hu

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,
- UET tags that allow us to track which ad a visitor clicked on to reach our website,
- 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 the processing

In the case of cookies that are essential for the basic functioning of the website, the Bank's legitimate interest pursuant to Article 6(1)(f) of the GDPR.

For functional cookies, statistical cookies, and cookies necessary for targeting and personalised content, your consent pursuant to Article 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 4, which you can decide to change as described in Section 9.

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 accepts 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, disabling and deleting 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
- Microsoft Edge
- Mozilla - Firefox
- Opera
- Safari

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 disabled 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.

We would also like to inform our Visitors that disabling and deleting cookies constitutes a withdrawal of the consent provided under Section 6 with respect to functional cookies, statistical cookies, and cookies necessary for targeting and personalised content.

However, disabling and deleting cookies does not apply to cookies that are essential for the basic functioning of the website, as their use is based on the Bank's legitimate interest.

10. Recipients

10.1. Processors

Please be informed that no processor is involved by the Bank in the data processing.

11. Rights of the Data Subjects

Please note that you have the following data subject rights under the GDPR.

Data subject right	Rights you are entitled to
Withdrawal of consent	You can amend or withdraw your consent at any time free of charge, without restrictions and without giving any reason. The withdrawal of your consent will not affect the lawfulness of any earlier data processing performed under such consent before the withdrawal.
Right of access, right to information	You may request information on whether the Bank processes your personal data and, if so, you may request that the Bank inform you regarding - for what purpose, - what kind of personal data, - on what legal basis and - to whom are transmitted, and - for how long the data are processed. If you have not provided your personal data to the Bank, you may request information about the source of the data.

Data subject right	Rights you are entitled to
Right to rectification	You have the right to request the rectification of inaccurate personal data relating to you and, upon your request, the Bank must rectify such inaccurate personal data without undue delay. The Bank may ask you to provide credible evidence of the accuracy of the personal data. You may also request the completion of incomplete personal data, taking into account the purpose of the processing.
Right to erasure ("right to be forgotten")	You have the right to request the deletion of your personal data, which the Bank must comply with without undue delay. The Bank is not obliged to delete your personal data even at your request if the processing of your personal data - is required by an obligation under EU or Member State law (e.g. data processed under the Act on the Prevention of Money Laundering or the Act on Accounting); - is necessary for exercising the right of freedom of expression and information; - is necessary for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes in so far as erasure is likely to render impossible or seriously impair that processing; - is necessary for the establishment, exercise or defence of legal claims (e.g. the data are needed to be used as evidence in a judicial process). In addition, the Bank is also obliged to delete personal data concerning you without undue delay if the conditions detailed in Article 17 of the GDPR prevail.
Right to restriction of processing	You have the right to ask the Bank to restrict the processing of your personal data, which means that you are required to clearly identify your personal data so that no further processing of your personal data can take place. Please note that you can request the restriction of your data if one of the following conditions is met: - you dispute the accuracy of the personal data, in which case the restriction shall last until the Bank is able to verify their accuracy; - the processing is unlawful and you oppose the erasure of the data and request the restriction of their use instead; - the Bank no longer needs the personal data for the purposes of the processing, but you need them for the establishment, exercise or defence of legal claims; - you object to the processing, in which case the restriction will apply until it is established whether or not the Bank's legitimate grounds prevail over your legitimate grounds.

Data subject right	Rights you are entitled to
Right to data portability	You have the right to - request the personal data concerning you, which you have provided to the Bank, in a structured, commonly used and machine-readable format; - transfer these personal data to another controller without the Bank having the right to obstruct this, provided that the processing is based on your consent or on a contract, and the processing is automated; - have the personal data transmitted directly from one controller (such as the Bank) to another, where technically feasible.
Right to object	You have the right to object at any time, on grounds relating to your particular situation, if you consider that the Bank is processing your personal data inappropriately for the purposes set out in this Privacy Policy. In such case, the Bank must demonstrate that the processing of the personal data is justified by compelling legitimate grounds which override the interests, rights and freedoms of the data subject or are related to the establishment, exercise or defence of legal claims.

Please be further informed that you can find more details concerning the rights you are entitled to in the Bank's General Privacy Policy, in the chapter "Rights of the Data Subjects".

12. 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) for remedy.

In case you suppose that your rights to privacy have been violated, you also have the right to refer to a court. You can bring the action before the court having jurisdiction and venue, that is, the court of the defendant's domicile or, at your choice, the court of the place where you live or reside. You may look up the court having jurisdiction in legal disputes related to data processing at the following link: http://birosag.hu/ugyfelkapcsolati-portal/illetekessegkereso.

13. Further information

The Bank shall have the right at any time to change the content of this Privacy 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.

For more detailed information, please refer to the privacy policies available in the website www.raiffeisen.hu under the heading Data Processing, the Bank's 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 through 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.