

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

Effective as of: 29 May 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](mailto: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	<a href="https://onlinekolcson.raiffeisen.hu">https://onlinekolcson.raiffeisen.hu</a> <a href="https://bankszamlahitel.raiffeisen.hu">https://bankszamlahitel.raiffeisen.hu</a> <a href="https://babavarokolcson.raiffeisen.hu">https://babavarokolcson.raiffeisen.hu</a> <a href="https://szemelyikolcson.raiffeisen.hu">https://szemelyikolcson.raiffeisen.hu</a> <a href="https://szamlavezetes.raiffeisen.hu">https://szamlavezetes.raiffeisen.hu</a> <a href="https://lakashitel.raiffeisen.hu">https://lakashitel.raiffeisen.hu</a> <a href="https://szamlatnyitok.raiffeisen.hu">https://szamlatnyitok.raiffeisen.hu</a> <a href="https://aktivszamla.raiffeisen.hu">https://aktivszamla.raiffeisen.hu</a> <a href="https://onlinehitelkartya.raiffeisen.hu">https://onlinehitelkartya.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>
_GRECAPTCHA	google.com	6 months	<a href="http://partner.raiffeisen.hu">http://partner.raiffeisen.hu</a>

Cookie name	Cookie provided by	Lifetime	URL
LPVID	raiffeisen.hu	1 year	<a href="https://onlinekolcson.raiffeisen.hu">https://onlinekolcson.raiffeisen.hu</a> <a href="https://bankszamlahitel.raiffeisen.hu">https://bankszamlahitel.raiffeisen.hu</a> <a href="https://babavarokolcson.raiffeisen.hu">https://babavarokolcson.raiffeisen.hu</a> <a href="https://szemelyikolcson.raiffeisen.hu">https://szemelyikolcson.raiffeisen.hu</a> <a href="https://szamlavezetes.raiffeisen.hu">https://szamlavezetes.raiffeisen.hu</a> <a href="https://lakashitel.raiffeisen.hu">https://lakashitel.raiffeisen.hu</a> <a href="https://szamlatnyitok.raiffeisen.hu">https://szamlatnyitok.raiffeisen.hu</a> <a href="https://aktivszamla.raiffeisen.hu">https://aktivszamla.raiffeisen.hu</a> <a href="https://felujitasihitel.raiffeisen.hu">https://felujitasihitel.raiffeisen.hu</a> <a href="https://onlinehitelekartya.raiffeisen.hu">https://onlinehitelekartya.raiffeisen.hu</a>
cookie_terms_accepted	nexum	2 years	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
cookie_terms_accepted_date	nexum	2 years	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
accepted_cookies	nexum	2 years	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
spublic	nexum	during session	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
G_ENABLED_IDPS	google.com	during session	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
amlbcookie	raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
BIGipServerb6Z4d+KlLjeXFESlkgxNiw	sso.raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
BIGipServeroyLT7zu/euPSLP8BVpTcQ	sso.raiffeisen.hu	during session	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
cKwmJlCqPDOEUli	raiffeisen.hu	9 months and 26 days	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="http://partner.raiffeisen.hu">http://partner.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu">https://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a>
cKwmJlCqPDOEUli	raiffeisen.hu	300 days	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
cognition_cid	raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
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	<a href="http://alapok.raiffeisen.hu">http://alapok.raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="http://partner.raiffeisen.hu">http://partner.raiffeisen.hu</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a> <a href="http://ugyfeltajekoztatas.raiffeisen.hu">http://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="https://my.raiffeisen.hu">https://my.raiffeisen.hu</a>
dtCookie	raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
dtLatC	raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
dtPC	raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
dtSa	raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
i18next	sso.raiffeisen.hu	during session	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>

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	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a> <a href="http://alapok.raiffeisen.hu">http://alapok.raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="http://partner.raiffeisen.hu">http://partner.raiffeisen.hu</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a> <a href="http://ugyfeltajekoztatas.raiffeisen.hu">http://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="https://my.raiffeisen.hu">https://my.raiffeisen.hu</a>
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	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a> <a href="https://partner.raiffeisen.hu">https://partner.raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu">https://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.raiffeisen.hu</a>
rbhulbcki	raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
rbhulogincki	sso.raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
rbussocki	raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
Uvm1cgfZbWMJiE5	raiffeisen.hu	2 hours	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="https://felujitasihitel.raiffeisen.hu">https://felujitasihitel.raiffeisen.hu</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a> <a href="https://partner.raiffeisen.hu">https://partner.raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu">https://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a>
Uvm1cgfZbWMJiE5	raiffeisen.hu	during session	<a href="https://sso.raiffeisen.hu">https://sso.raiffeisen.hu</a>
user_cookie	my.raiffeisen.hu	1 year	<a href="https://my.raiffeisen.hu">https://my.raiffeisen.hu</a>
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	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="https://my.raiffeisen.hu">https://my.raiffeisen.hu</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a> <a href="https://partner.raiffeisen.hu">https://partner.raiffeisen.hu</a> <a href="https://biztositas.raiffeisen.hu">https://biztositas.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu">https://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.raiffeisen.hu</a>
LFR_SESSION_STATE	my.raiffeisen.hu	during session	<a href="https://my.raiffeisen.hu">https://my.raiffeisen.hu</a>
OptanonAlertBoxClosed	globalinvestorportal.com	1 year	<a href="https://gighu.globalinvestorgate.com/">https://gighu.globalinvestorgate.com/</a>
oidc.user	globalinvestorportal.com	during session	<a href="https://gighu.globalinvestorgate.com/">https://gighu.globalinvestorgate.com/</a>
themeMode	globalinvestorportal.com	during session	<a href="https://gighu.globalinvestorgate.com/">https://gighu.globalinvestorgate.com/</a>
Nonce	globalinvestorportal.com	during session	<a href="https://gighu.globalinvestorgate.com/">https://gighu.globalinvestorgate.com/</a>
userLanguage	globalinvestorportal.com	during session	<a href="https://gighu.globalinvestorgate.com/">https://gighu.globalinvestorgate.com/</a>
OptanonConsent	globalinvestorportal.com	1 year	<a href="https://gighu.globalinvestorgate.com/">https://gighu.globalinvestorgate.com/</a>

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

Cookie name	Cookie provided by	Lifetime	URL
zO1xqGJIF5oPddfiHQ	raiffeisen.hu	during session	<a href="https://partner.raiffeisen.hu">https://partner.raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu">https://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a>
__rbh_tst_rlcl	.raiffeisen.hu	Session	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a>
__rbh_tst_rkybrd	.raiffeisen.hu	Session	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a>
__rbh_tst_fpcachecc	.raiffeisen.hu	1 year	<a href="https://raiffeisen.hu">https://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
ADRUm_BTa	lptag.liveperson.net	soha	<a href="https://szemelyikolcson.raiffeisen.hu">https://szemelyikolcson.raiffeisen.hu</a> <a href="https://lakashitel.raiffeisen.hu">https://lakashitel.raiffeisen.hu</a>
ADRUm_BT1	lptag.liveperson.net	soha	<a href="https://szemelyikolcson.raiffeisen.hu">https://szemelyikolcson.raiffeisen.hu</a> <a href="https://lakashitel.raiffeisen.hu">https://lakashitel.raiffeisen.hu</a>
OptanonConsent	raiffeisen.hu	1 year	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a> <a href="https://partner.raiffeisen.hu">https://partner.raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu">https://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.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, 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>
- **VWO:** A service for the A/B testing of websites that allows us to compare the performance of two or more versions of a selected page. This cookie helps ensure that the same user will see the same test during his/her visits. For detailed information in English, see <https://vwo.com/compliance/cookies-notice>
- **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	<a href="https://befektetes.raiffeisen.hu">https://befektetes.raiffeisen.hu</a> <a href="https://babavarokolcson.raiffeisen.hu">https://babavarokolcson.raiffeisen.hu</a> <a href="https://szemelyikolcson.raiffeisen.hu">https://szemelyikolcson.raiffeisen.hu</a> <a href="https://lakashitel.raiffeisen.hu">https://lakashitel.raiffeisen.hu</a> <a href="https://szamlatnyitok.raiffeisen.hu">https://szamlatnyitok.raiffeisen.hu</a> <a href="https://aktivszamla.raiffeisen.hu">https://aktivszamla.raiffeisen.hu</a> <a href="https://szamlavezetes.raiffeisen.hu">https://szamlavezetes.raiffeisen.hu</a> <a href="https://husegprogram.raiffeisen.hu">https://husegprogram.raiffeisen.hu</a> <a href="https://onlinekolcson.raiffeisen.hu">https://onlinekolcson.raiffeisen.hu</a> <a href="https://felujitasihitel.raiffeisen.hu">https://felujitasihitel.raiffeisen.hu</a>
_ga	raiffeisen.hu premiumbanking.raiffeisen.hu lizing.raiffeisen.hu	1 year	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a> <a href="https://partner.raiffeisen.hu">https://partner.raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatras.raiffeisen.hu">https://ugyfeltajekoztatras.raiffeisen.hu</a> <a href="https://alqpok.raiffeisen.hu">https://alqpok.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.raiffeisen.hu</a>
_gat	raiffeisen.hu	1 day	<a href="http://partner.raiffeisen.hu">http://partner.raiffeisen.hu</a> <a href="https://felujitasihitel.raiffeisen.hu">https://felujitasihitel.raiffeisen.hu</a>

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

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

Cookie name	Cookie provided by	Lifetime	URL
_hjSessionUser_{site_id}	raiffeisen.hu	1 year	<a href="https://onlinekolcson.raiffeisen.hu">https://onlinekolcson.raiffeisen.hu</a> <a href="https://bankszamlahitel.raiffeisen.hu">https://bankszamlahitel.raiffeisen.hu</a>
_hjIncludedInSessionSample	raiffeisen.hu	during session	<a href="https://onlinekolcson.raiffeisen.hu">https://onlinekolcson.raiffeisen.hu</a> <a href="https://bankszamlahitel.raiffeisen.hu">https://bankszamlahitel.raiffeisen.hu</a>
_hjSession_{site_id}	raiffeisen.hu	during session	<a href="https://onlinekolcson.raiffeisen.hu">https://onlinekolcson.raiffeisen.hu</a> <a href="https://bankszamlahitel.raiffeisen.hu">https://bankszamlahitel.raiffeisen.hu</a>
_hjSession_2096275	raiffeisen.hu	30 minutes	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu/">https://ugyfeltajekoztatas.raiffeisen.hu/</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu/">https://privatebanking.raiffeisen.hu/</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a>
_hjSessionUser_2096275	raiffeisen.hu	1 year	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="http://lizing.raiffeisen.hu">http://lizing.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu">https://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.raiffeisen.hu</a> <a href="http://premiumbanking.raiffeisen.hu">http://premiumbanking.raiffeisen.hu</a>
_hjid	raiffeisen.hu	1 year	<a href="https://onlinekolcson.raiffeisen.hu">https://onlinekolcson.raiffeisen.hu</a> <a href="https://bankszamlahitel.raiffeisen.hu">https://bankszamlahitel.raiffeisen.hu</a>
_vwo_uuid_v2	lakashitel.raiffeisen.hu	1 year	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a>
_vwo_uuid	raiffeisen.hu	1 year	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a>
_vis_opt_test_cookie	raiffeisen.hu	during session	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a>
_vis_opt_s	raiffeisen.hu	3 months and 10 days	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a>
jentis.consent.data	raiffeisen.hu	never	<a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu">https://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.raiffeisen.hu</a>
jentis.core.tracker.rawdata-controller	raiffeisen.hu	never	<a href="http://biztositas.raiffeisen.hu">http://biztositas.raiffeisen.hu</a> <a href="https://ugyfeltajekoztatas.raiffeisen.hu">https://ugyfeltajekoztatas.raiffeisen.hu</a> <a href="https://alapok.raiffeisen.hu">https://alapok.raiffeisen.hu</a> <a href="https://privatebanking.raiffeisen.hu">https://privatebanking.raiffeisen.hu</a>

#### 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	<a href="https://felujitasihitel.raiffeisen.hu">https://felujitasihitel.raiffeisen.hu</a>
fr	facebook.com	3 months	<a href="https://befektetes.raiffeisen.hu">https://befektetes.raiffeisen.hu</a> <a href="https://lakashitel.raiffeisen.hu">https://lakashitel.raiffeisen.hu</a> <a href="https://szamlavezetes.raiffeisen.hu">https://szamlavezetes.raiffeisen.hu</a>
fr	facebook.com	1 year and 24 days	<a href="https://szemelyikolcson.raiffeisen.hu">https://szemelyikolcson.raiffeisen.hu</a> <a href="https://felujitasihitel.raiffeisen.hu">https://felujitasihitel.raiffeisen.hu</a>

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

Cookie name	Cookie provided by	Lifetime	URL
test_cookie	doubleclick.net	15 minutes	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="https://befektetes.raiffeisen.hu">https://befektetes.raiffeisen.hu</a> <a href="https://yellow.raiffeisen.hu">https://yellow.raiffeisen.hu</a> <a href="https://babavarokolcson.raiffeisen.hu">https://babavarokolcson.raiffeisen.hu</a> <a href="https://szemelyikolcson.raiffeisen.hu">https://szemelyikolcson.raiffeisen.hu</a> <a href="https://lakashitel.raiffeisen.hu">https://lakashitel.raiffeisen.hu</a> <a href="https://szamlatnyitok.raiffeisen.hu">https://szamlatnyitok.raiffeisen.hu</a> <a href="https://aktivszamla.raiffeisen.hu">https://aktivszamla.raiffeisen.hu</a> <a href="https://szamlavezetes.raiffeisen.hu">https://szamlavezetes.raiffeisen.hu</a>
__atuvc	Oracle (AddThis)	2 years	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
__atuvs	Oracle (AddThis)	30 minutes	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
di2	Oracle (AddThis)	2 years	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
dt	Oracle (AddThis)	1 month	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
loc	Oracle (AddThis)	2 years	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
uid	Oracle (AddThis)	2 years	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
uvc	Oracle (AddThis)	2 years	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
vc	Oracle (AddThis)	2 years	<a href="https://raiffeisen.karrierportal.hu">https://raiffeisen.karrierportal.hu</a>
YSC	youtube.com	during session	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="https://befektetes.raiffeisen.hu">https://befektetes.raiffeisen.hu</a> <a href="https://szamlatnyitok.raiffeisen.hu">https://szamlatnyitok.raiffeisen.hu</a> <a href="https://premiumbanking.raiffeisen.hu">https://premiumbanking.raiffeisen.hu</a>
VISITOR_INFO1_LIVE	youtube.com	5 months and 27 days	<a href="https://befektetes.raiffeisen.hu">https://befektetes.raiffeisen.hu</a> <a href="https://szamlatnyitok.raiffeisen.hu">https://szamlatnyitok.raiffeisen.hu</a>
VISITOR_INFO1_LIVE	youtube.com	6 months	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a> <a href="https://premiumbanking.raiffeisen.hu">https://premiumbanking.raiffeisen.hu</a>
yt-remote-device-id	youtube.com	never	<a href="https://befektetes.raiffeisen.hu">https://befektetes.raiffeisen.hu</a> <a href="https://szamlatnyitok.raiffeisen.hu">https://szamlatnyitok.raiffeisen.hu</a>
yt-remote-connected-devices	youtube.com	never	<a href="https://befektetes.raiffeisen.hu">https://befektetes.raiffeisen.hu</a> <a href="https://szamlatnyitok.raiffeisen.hu">https://szamlatnyitok.raiffeisen.hu</a>
u2	serving-sys.com	3 months	<a href="https://babavarokolcson.raiffeisen.hu">https://babavarokolcson.raiffeisen.hu</a> <a href="https://szemelyikolcson.raiffeisen.hu">https://szemelyikolcson.raiffeisen.hu</a> <a href="https://lakashitel.raiffeisen.hu">https://lakashitel.raiffeisen.hu</a> <a href="https://aktivszamla.raiffeisen.hu">https://aktivszamla.raiffeisen.hu</a> <a href="https://felujitasihitel.raiffeisen.hu">https://felujitasihitel.raiffeisen.hu</a>
_ttp	tiktok.com raiffeisen.hu	1 year	<a href="https://raiffeisen.hu">https://raiffeisen.hu</a>
_uetsid	Microsoft Advertising	13 months at maximum	<a href="https://aktivszamla.raiffeisen.hu/">https://aktivszamla.raiffeisen.hu/</a>
_uetvid	Microsoft Advertising	13 months at maximum	<a href="https://aktivszamla.raiffeisen.hu/">https://aktivszamla.raiffeisen.hu/</a>
MUID and MUIDB	Microsoft Advertising	1 year	<a href="https://aktivszamla.raiffeisen.hu/">https://aktivszamla.raiffeisen.hu/</a>
ANONCHK	Microsoft Advertising	10 minutes	<a href="https://aktivszamla.raiffeisen.hu/">https://aktivszamla.raiffeisen.hu/</a>
sc_at	snapchat.com		<a href="https://szamlavezetes.raiffeisen.hu">https://szamlavezetes.raiffeisen.hu</a> <a href="https://raiffeisen.hu">https://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,
- 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 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, 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](#)
- [Mozilla - Firefox](#)
- [Safari](#)
- [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 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
<b>Withdrawal of consent</b>	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.
<b>Right of access, right to information</b>	<p>You may request information on whether the Bank processes your personal data and, if so, you may request that the Bank inform you regarding</p> <ul style="list-style-type: none"> <li>- for what purpose,</li> <li>- what kind of personal data,</li> <li>- on what legal basis and</li> <li>- to whom are transmitted, and</li> <li>- for how long the data are processed.</li> </ul> <p>If you have not provided your personal data to the Bank, you may request information about the source of the data.</p>

<b>Data subject right</b>	<b>Rights you are entitled to</b>
<b>Right to rectification</b>	<p>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.</p>
<b>Right to erasure ("right to be forgotten")</b>	<p>You have the right to request the deletion of your personal data, which the Bank must comply with without undue delay.</p> <p>The Bank is not obliged to delete your personal data even at your request if the processing of your personal data</p> <ul style="list-style-type: none"> <li>- 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);</li> <li>- is necessary for exercising the right of freedom of expression and information;</li> <li>- 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;</li> <li>- 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).</li> </ul> <p>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.</p>
<b>Right to restriction of processing</b>	<p>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.</p> <p>Please note that you can request the restriction of your data if one of the following conditions is met:</p> <ul style="list-style-type: none"> <li>- you dispute the accuracy of the personal data, in which case the restriction shall last until the Bank is able to verify their accuracy;</li> <li>- the processing is unlawful and you oppose the erasure of the data and request the restriction of their use instead;</li> <li>- 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;</li> <li>- 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.</li> </ul>

Data subject right	Rights you are entitled to
<b>Right to data portability</b>	You have the right to <ul style="list-style-type: none"> <li>- request the personal data concerning you, which you have provided to the Bank, in a structured, commonly used and machine-readable format;</li> <li>- 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;</li> <li>- have the personal data transmitted directly from one controller (such as the Bank) to another, where technically feasible.</li> </ul>
<b>Right to object</b>	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](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. 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](http://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.