

Our website uses cookies. By using our website you acknowledge our use of cookies
Detailed information on cookies

COOKIE POLICY

CIB Bank is committed to meet your expectation related to our services and we wish to maintain the confidence that you place in us.

In this policy, we would like to provide you with clear and comprehensive information about how we place cookies from our websites on your computer and how we use data collected by such cookies.

What is a cookie?

Cookies are small text files that are placed and stored on your computer, smartphone - or any other device designed for accessing the internet - when you visit a website.

Cookies can enable an internet site to recognise you, log when you visit a particular page, provide a secure connection to a website and enhance your user experience by improving your browsing comfort and adapting the content of a page to your areas of interest.

Information stored by cookies, during a limited period of time, may relate to the particular webpages you have visited on your mobile device, advertisements you have clicked on, the type of browser you use, and the information you have provided to a website, or to your IP address.

WHAT TYPES OF COOKIES ARE USED BY CIB BANK AND FOR WHAT PURPOSES?

1. Session Cookies

These cookies ensure the operation of our website, therefore their use is necessary to enable you to browse our website. These cookies will be automatically deleted from your computer upon terminating your current session or closing your browser.

2. Analytical Cookies

Analytical Cookies intend to collect website usage statistics without personally identifying individual visitors and used to customise our website to our visitors' requirement.

We measure the number of visits, the number of pages viewed, the activity of the visitors (e.g. pages and headings most frequently consulted) on our website and how often visitors return. Clicktale software can produce playable video of our visitors' navigation on the website anonymously - including what visitors see on cib.hu, and to track mouse movements. This helps us to understand the behavior of visitors and improve the usability of our website.

To measure user-interaction, we use Google Analytics and Clicktale cookies. To learn more about Google Analytics cookies, we invite you to visit [this website](#). Info about the Clicktale Cookies can be [found here](#).

3. Tracking and advertising Cookies

These cookies allow us to better understand your interests (namely by understanding your browsing activity on our website) and showing you personalized advertisements customized to your areas of interest.

Use of these cookies are based on your prior consent. Refusing these cookies has no impact on the use of our site.

Cookies sent by third parties (Google AdWords, Facebook) are used for the above purpose. These cookies allow the third parties to generate statistics and supply targeted advertisements when you navigate other sites. The use of these cookies is subject to the privacy policies of the third parties.

- You can find further information regarding Google advertising cookies [here](#). To make or change your choice regarding customized Google ads, please follow instruction of [Google Ads Preferences Manager](#).
- You can find further information regarding Facebook advertising cookies [here](#).

Advertisements for our site may be shown on advertising space of third party sites. These advertisements are shown by partners of CIB Bank. These partners control the cookies sent from these advertising spaces.

YOUR CHOICE WITH RESPECT OF COOKIES

You will always be able to block cookies in your browser settings. You may also, depending on the type of browser you have, configure your settings to block on certain types of cookie, or cookies from certain sources, or to notify you each time a new cookie is about to be stored on your computer, so you can then accept or reject it. For details on what your browser offers and how to configure your browser according to your choices, please go to the "Settings" menu or other dedicated section of your internet browser.

By way of example:

- [Microsoft Internet Explorer](#)
- [Mozilla Firefox](#)
- [Chrome](#)
- [Opera](#)
- [Safari](#) (for mobile devices)

Depending on your browser, you can also activate the private browsing mode or choose the "Do Not Track" setting in your browser.

Please note that certain cookies aim at improving your browsing experience on our site, and others allow you to access some secure areas (namely your CIB Online bank account). If you decide to block all of the cookies by the settings of your internet browser, you will only continue to be able to visit the public areas of our websites and will no longer have access to any secure areas. You may also experience delays to your browsing experience of public areas.

Please note that in case your computer is used by more than one person or has multiple internet browsers, it is possible that some of your choices relating to cookies may not be permanent because you are either using a different browser or a third party has changed the settings of your browser. We are unable to prevent these external factors and therefore cannot guarantee the permanence of the choices you make.

Please note also, that preventing the use of cookies on your computer does not eliminate the advertisements displayed on the content you consult online. Your refusal only blocks

customization of these advertisements to your interests as inferred from your browsing activity.

If you use different mobile devices to access our site (via a smartphone, tablet, computer, etc.) your privacy preferences must be set on each device.

To learn more about all types of cookies and not only those used on our site, we invite you to visit the following website: [Youronlinechoices](#), created by the European Interactive Digital Advertising Alliance (EDAA)

Detailed information on cookies used by CIB Bank

Type of Cookie	Legal basis of data processing	Aim of data processing	Validity of data	Data processed
Session Cookies	Section 13/A. § (3) of Act CVIII of 2001 on Electronic Commerce and on Information Society Services	Ensure the proper operation of the website	Until terminating the current user session	session_ID
Google Analytics	Your consent	Collect information about how visitors use our website	Data related to website use statistics To learn more about Google Analytics cookies, please click here	
Tracking and advertising Cookies (Google Adwords Facebook)	Your consent	Showing you personalized advertisements	To learn more about Google advertising cookies, please click here To learn more about Facebook advertising cookies, please click here	

In respect of all issues relating to data processing carried out by CIB Bank as a financial institution that were not addressed in this policy – in particular rights of data subjects and their enforcement – rules established by the general [Data protection and data security policy](#) adopted by CIB Bank shall apply.

According to Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation)

(i) you may have access to your personal data, and ask for information about your personal data processed by CIB Bank Zrt.. CIB Bank Zrt. provides a copy of the personal data undergoing processing for free. For any further copies requested by the data subject, the controller may charge a reasonable fee based on administrative costs.,

(ii) you have the right to request from the controller rectification or erasure of personal data or restriction of processing of personal data,

(iii) you may ask for information on which recipients have been informed about the erasure, the rectification or restriction of data processing,

(iv) if the data processing is based on your consent, you have the right to withdraw your consent at any time. The withdrawal of consent shall not affect the lawfulness of processing based on consent before its withdrawal. CIB Bank Zrt. may process your personal data after the withdrawal of your consent in case the processing is necessary for compliance with a legal obligation or is necessary for the purposes of the legitimate interests pursued by the controller, in case the enforcement of this interest is proportional to the restriction of the right to personal data protection,

(v) in case the processing of personal data is based on your consent or on the performance of a contract, you may have the right to receive the personal data, provided by you to a controller, in a structured, commonly used and machine-readable format and have the right to transmit those data to another controller. You may also ask CIB Bank Zrt. to transmit your personal data directly to another controller.

You may request the investigation of the Hungarian National Authority for Data Protection and Freedom of Information (1125 Budapest, Szilágyi Erzsébet fasor 22/c., postacím: 1534 Budapest, Pf.: 843, website: www.naih.hu, telephone: +36 (1) 391-1400, fax: +36 (1) 391-1410, e-mail: ugyfelszolgalat@naih.hu) regarding the lawfulness of the data processing. We suggest that you connect our data protection officer before you turn to the Court or the Authority.

The contact details of CIB Bank Zrt.'s Data Protection Officer: Adatvédelem, 1027 Budapest, Medve u. 4-14., telefon: +36 (1) 423-1112, e-mail: adatvedelem@cib.hu