



Klix cookie settings

AS "Citadele banka" uses cookies to provide efficient operation of the homepage, to provide Klix services and to collect data on homepage usage and visitors' activities.

Additional identifiers, such as web beacons or other similar technologies are also used on AS "Citadele banka" homepages and applications.

What are cookies?

Cookies are a piece of information in the form of a small text file (it often only contains a string of numbers and letters identifying your device, but it may contain other information as well), which the browser (e.g., Google Chrome, Internet Explorer, Mozilla Firefox, Opera, etc.) of the used device (computer, tablet, mobile phone or other device) stores in its hard drive according to its settings to improve the functionality of our homepage and to facilitate the use of "Citadele" bank homepage for other users.

The server of "Citadele" bank homepage creates cookies and determines the information contained by them, and it may use cookies every time when the homepage is visited. A cookie may be considered to be an identification card of the user, which provides the homepage with information during each future visit. Cookies store the information previously searched for on the homepage, language, font size selection and other information, which improves convenience of use for homepage users.

Cookies are not dangerous and may not be used to spread computer viruses. When cookies are stored in the hard drive of the device, they cannot access and read other information stores in the respective hard drive, obtain e-mail addresses etc. Cookies only contain and transfer information to the server of "Citadele" bank homepage to the extent allowed by the user.

Which cookies do we use and for what purposes?

To improve the functionality of the "Citadele" bank homepage and facilitate use of the homepage, we use the cookies referred to below.

Session or temporary cookies

They are stored in the memory of the device and only exist until (they are automatically deleted) the internet browser is closed, i.e. use of the internet is discontinued. These cookies help the "Citadele" bank homepage identify how the user of the respective device moves from one page to another by remembering the activities performed on the previous page and provide security or basic functionality of the homepage. For example, session cookies ensure security of an online banking session. "Citadele" bank session cookies for security provision during online banking session are created in such a way that they are difficult to read, change, access or use. Session cookies are never stored in the hard drive of the device, and they do

not collect any information from the device. Use of session cookies is interrupted at the end of the internet browser session, and they are also not available in the case when the session has been inactive during a certain period.

Permanent cookies

They are used in the hard drive of the device and are not deleted when you close the internet browser of the device. Permanent cookies identify the homepage user as a user of the "Citadele" bank homepage and later, upon returning to the homepage, help remember information on the user and activities previously performed on the homepage. Cookies will be stored in the device for a certain period depending on the type of cookie. Cookies of this type are used to analyse the number of homepage visitors, average time spent in a particular homepage section, how the user got to the homepage and how it is used. By analysing the obtained data, we can improve the functionality of the homepage. Sometimes, permanent cookies are used on the homepage for direct advertising by taking into account device browsing history.

The cookies used on the "Citadele" bank homepage can be divided into 4 categories:

- mandatory cookies — necessary so that the visitor may use the features of our homepage and identify themselves;
- functional cookies — enables our homepage to remember choices made by the visitors (e.g., user's name, used language etc.), therefore improving and personalising the homepage;
- performance and analytical cookies (third party cookies) — collect information on how the visitor uses our homepage, which homepage sections they visit most often and ascertains whether they receive error notifications;
- target audience cookies (third party cookies) — enables us to target the homepage visitor by placing our promotional offers in other websites (e.g., YouTube etc.). Cookies also use the AdWords feature "Conversion tracking" to help us track the number of sales and other advertisement benefits.

"Citadele" uses cookies of third parties, such as Google, to make advertisements and optimise marketing communication. Third party advertisers use the cookies stored on the device of the homepage visitor to assess the efficiency of the advertisement and personalise the content of advertisements displayed to the website visitor. Information collected by third party advertisers may include data such as geographical location data (derived from the IP address).

Provider	Name of cookie	Purpose	Cookie category	Duration
Klix	klix-last-selected-country	Select phone number country code either by user's IP address or previously selected phone number country code	Technical	365 days
	rem-me-pass	Remember previously authenticated customers in Klix widget	Technical	14 days

	rem-me-user	Remember previously authenticated customers in Klix widget	Technical	14 days
	selected-user	Preselect previously selected user in Klix form	Technical	14 days
	safari-fix	Enable cookie access support from Klix iframe in Safari web browser	Technical	Unlimited
	paym-ses-user	Remember customer data during single checkout	Technical	30 minutes
	paym-ses-pass	Remember customer data during single checkout	Technical	30 minutes
Google Analytics	Various	Unpersonalized analytics	Performance and analytics	Unlimited
Amplitude	Various	Unpersonalized analytics	Performance and analytics	Unlimited
Crisp	Various	Enabling Crisp chat solution	Functional	Unlimited

Is it possible to control cookies, withdraw from their use and remove them? What will the consequences be?

The latest versions of all the most popular browsers (e.g., Google Chrome, Internet Explorer, Mozilla Firefox, Opera etc.) enable the users to control cookies by changing the browser settings of the device. The users themselves may make settings in the browsers of their devices by accepting or rejecting all or certain cookies or receive information on the transmission of new cookies to the device.

To do this, the user must activate the existing settings in the browser of their device (they are usually located in the section "Help", "Tools" or "Edit"). More information on controlling cookies depending on the browser of the device may be found on the website www.aboutcookies.org. However, it must be noted that when cookies are rejected or disabled, the user cannot use all the features offered by "Citadele" bank homepage fully and conveniently.

Where can you get more information on cookies?

More information on cookies, their management and deletion can be found on the website www.aboutcookies.org.

Contact information

Personal data controller of the homepage www.citadele.lv for data processing related to identification or service quality improvement: AS "Citadele banka", unified registration No. 40103303559, registered office: Republikas laukums 2A, Rīga, Latvia, LV-1010, phone 67010000, e-mail info@citadele.lv.

How can you contact us?

If you have any questions regarding the use of cookies and personal data processing, contact us at info@citadele.lv, or contact the "Citadele" personal data protection officer at gdpr@citadele.lv. All information will be transferred to the responsible employee who will reply to the request.