

Information about cookies

Our website uses cookies. By using our website, you acknowledge the use of cookies.

Detailed information on cookies

COOKIE POLICY

CIB Bank's primary goal is to provide services that meet your expectations and retain your trust.

In this policy, we would like to provide you with easy-to-understand and detailed information about which cookies are placed on your computer when you visit our website, and how we use the data collected by cookies.

What is a cookie?

A cookie is a small text file that is placed and stored on your computer, smartphone - or any other device that provides Internet access - when you open a website.

Cookies allow websites to recognize you, to remember when you visit a specific website, to establish a secure connection with a website, and to increase the user experience and browsing comfort by adapting the Internet content to your preferences and interests.

The information stored by cookies is linked for a certain period to the websites you open using your mobile device, to the ads you clicked on, to the browser program you use, as well as to the information you share on a web page, as well as - in some cases - Also to your IP address.

WHAT TYPE OF COOKIES DOES CIB BANK USE AND FOR WHAT PURPOSE?

1. Cookies ensuring basic functionality

These cookies ensure the operation of our website, so their application is necessary for you to browse our website.

You can find information about the description of [onlineigenyles.cib.hu](#) cookies by [clicking here](#).

2. Visit analysis cookies

The task of the visit analysis cookies is to collect anonymized website usage statistics and thereby contribute to the development of our website in accordance with the expectations of its visitors.

The use of these types of cookies requires your prior consent. Access to our website will not be affected if you decide not to consent to the use of these cookies.

We record the number of visitors to our website, the number of pages viewed, the activities of visitors on our website (e.g., which pages and headers were clicked the most), and how often they return to our website.

The Contentsquare software enables us to replay the website navigation session of our visitors in an anonymized way, so that all mouse movements can be tracked. This helps us understand visitor behavior and improve the usability of our website. (Replay of the session does not cover the text of the website and the data visible on the website, including the content of the input fields, this is not recorded by Contentsquare).

VWO software is a testing and conversion optimization platform that allows you to test different versions of your website and determine which one works best.

User interactivity is measured using Google Analytics, VWO and Contentsquare cookies. For more information about Google Analytics cookies, please visit [this website](#). You can find information about the cookies used by the Contentsquare system [here](#). You can find information about the description of VWO cookies by [clicking here](#).

3. Tracking and advertising cookies

These cookies allow us to better understand your interests (by mapping your browsing activity on our website) and thus display personalized advertising content for you that may be of interest to you.

The use of these types of cookies requires your prior consent. Access to our website will not be affected if you decide not to consent to the use of these cookies.

Cookies sent by third parties (Google Ads, Facebook) serve the same purpose. Through these cookies, the third-party compiles statistics and displays personalized offers when you visit other websites. When using these types of cookies, the third party's privacy policy is applicable.

- You can find more information about Google advertising cookies [here](#). If you want to change your settings regarding personalized Google advertising, please follow the instructions on the [Google Ads Preferences Manager page](#).

- You can find more information about Facebook advertising cookies [here](#).

You may find advertisements directing you to our website in the advertising space of third-party websites. These advertisements are placed on the user interface by CIB Bank's partners. These partners manage the information collected by cookies sent from such advertising platforms.

YOUR CHOICES REGARDING COOKIES

You can block cookies at any time in your browser settings. In addition, depending on the type of browser, you can set the blocking of cookies of a specific type or from a specific source, and you also have the option to receive a notification every time a new cookie is placed on your computer, so you can decide whether to accept or reject it. If you would like more detailed information about the choices your browser offers, click on the "Settings" menu item or a similar menu item of your browser with a different name.

So, for example:

- [Microsoft Edge](#)
- [Mozilla Firefox](#)
- [Chrome](#)
- [Opera](#)
- [Safari](#) (at settings on mobile devices)

Depending on the type of browser, you can also activate the private browsing mode or select the "Do Not Track" setting.

The purpose of certain cookies is to improve the user experience on our website, while other cookies provide access to secure interfaces (e.g., your CIB Online Bank user account). If you decide to disable all cookies on your computer, you will no longer be able to connect to user interfaces that require secure access, but this does not prevent access to publicly accessible parts of our website. In this case, the publicly accessible parts of the website may work more slowly.

Please note that if your computer is used by several users, or if you use several browsers, some of your cookie settings may not be retained permanently; either because you are using a different browser or because another user has changed your settings. We have no influence on these factors, so we cannot guarantee the permanence of your settings.

Please also note that disabling cookies does not prevent advertisements from appearing on your computer on the websites you visit. The ban only prevents the display of ads that correspond to your interests - assumed based on your internet activity.

If you use different devices to access our website (e.g., smartphone, tablet, computer, etc.), you must set your data protection preferences on all devices.

On the website created by the European Interactive Digital Advertising Association (EDAA) ([Youronlinechoices](#)), you can obtain additional information about all types of cookies, not just those used by our website.

Detailed information on the cookies used by CIB Bank can be found in the table below.

a/ Cookies ensuring basic functionality			
Legal basis of data management	Purpose of data management	Data management domain / Cookie name	Duration of data management
Legitimate interest (Provision contained in § 13/A. (3) of Act CVIII of 2001 on certain issues of electronic commercial services and information society services)	Ensuring the proper functioning of the website	cib.hu	
		JSESSIONID	until the end of the session
		TS01*	until the end of the session
		cookie_status_bar	3 years
		gdpr_cookie_consent	2 years
		fontsize	1 years
		highcontrast	1 year
		online.cib.hu (internet banking service)	
		JSESSIONID	until the end of the session
		TS01*	until the end of the session
		X-CSRF-Token	until the end of the session
		localeCookieCIB	1 year 1 month
b/ Visit analysis cookies			
Legal basis of data management	Purpose of data management	Data management domain / Cookie name	Duration of data management
Your consent	Collection of information about the use of our website	Google Analytics	
		_ga	1 year 1 month 4 days
		ga*	1 year 1 month 4 days
		Contentsquare	
		cs_c	1 year 1 month
		cs_cvars	until the end of the session
		cs_id	1 year 1 month
		cs_s	1 month
		VWO	
		vwo_ds	3 months
		vwo_sn	1 day
		vwo_uuid	1 month 6 days
		vwo_uuid v2	1 day
		vis_opt_s	3 months 6 days
vis_opt_test_cookie	until the end of the session		
c/ Tracking and advertising cookies			

Legal basis of data management	Purpose of data management	Data management domain / Cookie name	Duration of data management
Your consent	Display of personalized advertising content	Google AdWords	
		_gcl_au	3 months
		CONSENT	1 year
		AEC	3 months 17 days
		APISID	1 month
		DV	1 year
		NID	6 months
		SAPISID	1 month
		SSID	1 month
		HSID	1 month
		SIDCC	2 years
		SOCS	10 months 18 days
		1P_JAR	20 days
		SEARCH_SAMESITE	5 months 9 days
		Secure-*	2 years
		Facebook	
		fbclid	90 days
		fbp	90 days
		datr	2 years
		wd	6 days
usida	until the end of the session		

In all matters relating to CIB Bank's data processing as a financial institution, which have not been defined in these regulations - especially regarding the rights of the data subjects and their enforcement - the [CIB Bank's Data Protection and Data Security Regulations](#) shall govern.

Pursuant to Regulation 2016/679/EU of the European Parliament and of the Council on the protection of natural persons regarding the processing of personal data and on the free flow of such data and repealing Directive 95/46/EC,

(i) you can request access to your personal data, requesting information about the data managed by CIB Bank Zrt. The provision of information and a copy of the processed data is free of charge. A reasonable fee based on administrative costs may be charged for additional copies requested by you,

(ii) you can request the correction, deletion or restriction of your personal data,

(iii) you can request that CIB Bank Zrt. explain which recipients it has informed about the correction, deletion or restriction of data processing,

(iv) if the legal basis for data processing is your consent, you may withdraw your consent to data processing at any time, however, the withdrawal of consent does not affect the legality of data processing based on consent, prior to the withdrawal. CIB Bank Zrt. may process personal data even after withdrawal of consent for the purpose of fulfilling its legal obligations or enforcing its legitimate interests, if the enforcement of the interest is proportional to the restriction of the right to protect personal data,

(v) if the legal basis for the data processing is your consent or the fulfillment of the contract, you can exercise your right to data portability: in connection with the personal data that you provide to CIB Bank Zrt. receive it in a machine-readable format used around the world, or that CIB Bank Zrt. forwards these data to another data controller. You can also request that - if this is technically feasible - CIB Bank Zrt. directly forwards your personal data to the other data controller,

(vi) if the legal basis of the data management is the consideration of interests, you can use the right to protest, and you can submit your protest free of charge at the bank branches of CIB Bank Zrt., or at the e-mail address adatvedelem@cib.hu, as follows:

You have the right to object to the processing of your personal data at any time with your express declaration for reasons related to your own situation. In such a case, the Data Controller may no longer process the personal data, but may only store it until the end of its investigation. The Data Controller examines the objection, decides on its merits, and informs you of it in writing. If the Data Controller finds the protest to be well-founded, it will terminate the data management, delete the data, and notify all those to whom the personal data affected by the protest were previously transmitted and who are obliged to take measures to delete the data.

Regarding the legality of data management, the National Data Protection and Freedom of Information Authority (1055 Budapest, Falk Miksa utca 9-11., postal address: 1363 Budapest, Pf.: 9., website: www.naih.hu, telephone: +36 (1) 391- 1400, fax: +36 (1) 391-1410, central e-mail address: ugyfelszolgalat@naih.hu) you can initiate the procedure or turn to the court. We recommend that you contact our data protection officer before contacting the National Data Protection and Freedom of Information Authority or the court.

Contact information of the data protection officer of CIB Bank Zrt.: CIB Bank Zrt. Data Protection, 1024 Budapest, Petrezselyem u. 2-8., central e-mail address: adatvedelem@cib.hu