INFORMATION NOTICE ON COOKIES

The purpose of this information notice is to inform you in a transparent manner about the cookies that are used when you browse our websites and use our mobile applications.

1. What is a cookie?

A cookie is a small text file that a website stores on your computer or mobile device when you visit that website.

Cookies are widely used to operate websites, improve the browsing experience and provide information to website owners.

2. What cookies do we use?

Our websites and mobile applications use the following cookies:

Operating cookies

These cookies are used for technical purposes. They are used to check your browser's technical settings and to save the preferences that you set when you first visited the website. They are designed to ensure that you have the best possible web experience.

These cookies are essential for the operation of our websites. They let you use its main features (e.g. access your R-Net account). Without these cookies, you will not be able to use our websites normally.

Essential cookies

Cookie name	Owner	Purpose
lang	Raiffeisen	Preferred language management
DRUPAL_UID	Raiffeisen	Anonymous user management
has_js	Raiffeisen	Loading scripts
cookie-agreed	Raiffeisen	Management of cookie preferences
cookie-agreed-categories	Raiffeisen	Cookie consent management
cookie-agreed-version	Raiffeisen	Management of the version of the information notice on cookies
Authentication, idp…	Raiffeisen	Management of the secured access to R-Net
psd2-…	Raiffeisen	Management of payment services on R-Net

Audience measurement cookies

We use cookies in this category to analyse how visitors browse our websites. This data helps us better understand the use of the website, especially the profile of visitors, how they arrived on the website (e.g. direct access or via a search engine), which pages they are looking for, how long they stay on the site, etc. We can thus optimise and improve the website and the services offered. These statistics are compiled using Google Analytics, a web analytics service provided by Google Inc. whose IP address anonymisation feature is enabled to keep users anonymous.

Cookies that require consent

Cookie name	Owner	Purpose
_ga _gat _gid 2	Google Analytics	Generate statistics on the use of the www.Raiffeisen website
_Secure-1PAPISID _Secure-1PSIDCC _Secure-1PSID _Secure-3PAPISID _Secure-3PSID _Secure-3PSIDCC AID, 1P_JAR APISID, CONSENT, DV, HSID, NID, S, SAPISID, SID, SIDCC, SSID, OTZ	Google	Manage the use of services provided by Google such as Google Maps and Google Adwords *You can find out more about how Google uses your personal data [here](#)*

Cookies for personalized advertisement

These cookies allow us to provide you personalised offers and services that may appeal to you based on your areas of interest and to monitor our advertising campaigns. If you block this category of cookies, you will be shown non-targeted advertisements when browsing our websites.

Cookies for which consent is required

Name of cookie	Owner	Purpose
Facebook Pixel	Facebook	Create a personalised profile for advertisements Evaluate the performance of advertisements Analyse technological and demographic data
Adform Tracking Pixel	Adform	Create a personalised profile for advertisements Evaluate the performance of advertisements Analyse technological and demographic data

3. How to manage your cookies

Our websites do not place any cookies on your device until you have given your consent via our Cookie Manager.

When a user visits one of our websites for the first time, they are informed about the use of cookies by means of a specific banner. The user is then asked either to accept the placing of all cookies included on the website pages that they visit or to set personalised cookie preferences.

You can change your cookie preferences at any time via the "Manage my cookies" button.

You can also configure your browser to accept all cookies, to reject all cookies, to notify you when a cookie is issued, inform you about its duration and content and let you refuse to accept it on your device, and to delete cookies periodically. Please note, however, that if you disable all cookies, some features of our websites or online applications will no longer work properly.

For more information on cookie settings on the main web browsers, please refer to the documentation provided by the browser publishers.

4. How long your preferences are retained

Your cookie preferences are retained for 13 months.

For more information on the processing of your personal data, please consult the Information Notices in the Data protection section of our websites.