

Cookie Policy

Cookie Policy describes how **Swedbank Group companies registered in Estonia** (Swedbank; we) use cookies on the website www.armastanaidata.ee (the website) when an individual (the user, you) visits the website. This policy shall also apply to the application of similar means and technologies (for instance, LocalStorage).

What are cookies?

Cookies are small files of letters and digits downloaded and saved on your computer or another device (for instance, mobile phone, tablet) and saved in your browser while you visit the website. They can be used to track the pages you visit on the website, save information you enter or remember your preferences such as language settings as long as you are browsing the website.

What cookies are used by the duration of storage?

Swedbank uses different types of cookies. They differ by the duration of storage and the purpose of processing.

By the duration of storage, Swedbank uses two categories of cookies:

- **Session cookies** are used to enable you to perform your digital banking transactions. They are saved temporarily on your device while visiting the website and are deleted when you log out of the internet bank or close the browser.
- **Persistent cookies** are used to obtain your navigation and to collect statistics for the website optimization and improvement saved for a limited time on your device.

What cookies are used by the purpose of processing?

Cookies are needed to ensure technically sufficient functioning of the website, also to make our website easier and safer for you to use and to provide personalised experience, to enable us to make our digital services, such as the internet bank, easier for you to use, to get information on how visitors use our website and to improve the service to users.

In the internet bank logged-in environment we use cookies that allow the web server to distinguish between different users. These cookies contain your personalized browsing data and are stored on your device as long as you are connected (logged-in) to the internet bank and are deleted when you log out.

By the purpose of processing, Swedbank uses three categories of cookies:

- **Necessary cookies** - are essential and enabling you to access different parts of the website. These cookies are saved on your computer, mobile, tablet or any other device as long as you visit and browse the website, or during a limited time. They are set in response to actions made by you

which amount to a request for services, such as setting your privacy preferences, logging in the internet bank or filling in forms. These cookies are necessary for the functioning of the website. Necessary cookies are processed based on our legitimate interest, hence the user's consent is not required.

- **Analytical cookies** – allow us to count visits and traffic sources, so we can measure and improve the performance of our website. They help us to know which pages are the most and least popular and see how visitors move around the website. If you decline these cookies, your visit will not be part of our statistics.
- **Targeting cookies** – are used to be aware of your content preferences on this website to provide you with the most relevant information about our products and services, improve our targeting and enhance your activities on our website. These cookies may be used for the purposes of our advertising campaigns on third party websites. In that case, we may also receive information about the websites of our trusted partners on which you interacted with our advertisements. If you decline these cookies, you will experience more generic and less personalized advertising.

Third-party cookies

A third-party cookie is a cookie that is placed on your device by a website from a domain other than the one you are visiting. Since this type of cookies are recorded by a third party you will not be able to manage those cookies on our website. Please note that third-party cookies are used on our website in case you consented to third-party cookies on a third-party website and use a third-party service on our website, for example if you review the content provided by a third party. Third-party cookies are subject to cookie policy of a third party and can be managed according to its instructions in its domain.

Cookie consent

For cookies that are used for analytical and targeting purposes, we ask your consent. These cookies are used to provide you personalized information about our products and services and to improve performance of the website. If you provide consent to all these cookies, please press “Accept”. If you want to manage your preferences, please press „Select your own cookies” or press “Decline” to decline all these cookies. You can provide consent, manage your preferences or decline cookies in the cookie banner that appears when you visit the website.

Your choice for cookies will be stored for one year.

When you provide consent to a category of cookies, you consent to all cookies within that category (please see detailed “[List of cookies](#)”). Over time, the cookies used may be updated and adapted to the needs of improving the quality of service delivery. Therefore, the List of cookies can be amended accordingly.

Manage cookie preferences or withdraw consent

You can manage your preferences and choose what cookies you allow us to use or withdraw your consent at any time [here](#). Please note that your choice may affect the website's functionality and you will not be able to make full use of our online services and receive offers or advertisements.

You can also change cookie settings on your device's browser and delete cookies. Please note that if you block or delete all cookies, the internet bank will not function and the rest of the website will be affected.

Please note that changes in the security settings need to be made on each browser individually and the settings displayed may differ. If necessary, use your [browser's manual](#) for the proper selection of settings.

Personal data processing

When personal data is processed by using cookies, processing takes place in accordance with Swedbank [Principles of Processing Personal Data](#)

Data subject rights

The user as a data subject has the right to:

- receive confirmation if the user's personal data is being processed by Swedbank and, if so, then to access it;
- require the erasure of the user's personal data;
- restrict the processing of the user's personal data;
- object to processing of the user's personal data if processing is based on Swedbank legitimate interests;
- withdraw the consent to process the user's personal data;
- lodge a complaint pertaining to the Swedbank processing of personal data to the Data Protection Inspectorate at www.aki.ee if the user considers that the processing of the user's personal data infringes the user's rights and interests under the data protection legislation.

The user can exercise the rights of a data subject by submitting Swedbank an identified request via the internet bank or branch office, or by calling the Consultation Centre, or by sending a request signed with e-signature via email.

Contact information

Please contact Swedbank with any request regarding cookie usage, withdrawal of consent or management of your cookie preferences. Contact details of Swedbank are available on the website: www.swedbank.ee.

You may contact the Swedbank appointed Data Protection Officer by sending email to: andmekaitse@swedbank.ee or sending a letter by post to: Liivalaia 8, Tallinn 15040, Estonia, marked for "Data protection officer" regarding data subject rights or any complaint regarding the processing of personal data.

Cookie Policy validity

Cookie Policy is drafted in Estonian and translated into English and Russian. In the event of disputes, arguments or claims of linguistic nature or concerning interpretation, the legally binding version of this Cookie Policy is in Estonian.

Cookie Policy enters into force on June 15, 2023. Swedbank is entitled to unilaterally amend this Cookie Policy at any time and any amendments will be published and the latest version will be available on www.swedbank.ee under "Terms and conditions".