

www.firstbank.ro cookies modules use policy

valid since June 2020

Welcome to **First Bank**!

The website www.firstbank.ro (hereinafter called the "website") is the official Internet site of First Bank (hereinafter called the "Bank"), a credit institution, Romanian legal person with the registered office in Șos. Nicolae Titulescu nr. 29-31 (29-31, Nicolae Titulescu Ave.), sector 1, Bucharest, unique registration code 7025592, registered in the Companies Registry under no. J40/1441/27.02.1995 and in the Credit Institutions Registry under no. RB-PJR-40-026/ 18.02.1999.

Since the European Regulation 2016/679 on the protection and processing of personal data and the free movement of such data (GDPR), website visitors are entitled to be specifically informed up to date of the data collected about them, of the purpose of the collection as well as of where and to whom these data are sent.

Our cookie modules use policy presents the types of cookie modules and other similar tracking technologies that we and our partners apply when accessing or using the website www.firstbank.ro, in order to provide you with a much better navigation experience and with services adapted to your needs and interests. The purpose of the "Cookies" is to facilitate the access to and delivery of the services used by the Internet users, as well as to personalize certain settings (language, country, offers displayed in the local currency). Please find below details on the manner in which we process data, as well as on the measures we are taking to comply with the GDPR principles.

What is a cookie?

A cookie ("browser cookie" or "HTTP cookie") is a small file, consisting of numbers and letters, which is stored on any terminal with access to the Internet (computer, mobile phone, tablet, etc.) upon visiting the website. The cookie modules are installed through the request sent by the web server to a browser (e.g.: Chrome, Firefox, Opera, Safari) and are fully "passive" (they do not contain software, viruses or spyware and cannot access the information on the hard disk of the user).

A cookie has 2 parts: the name and the content, or the value of a cookie module. The duration of a cookie module is limited. From technical point of view, only the web server having sent the cookie module can access it again when the user returns to the website associated to that web server.

The cookie modules are considered standard for most current browsers and are used on a large scale to facilitate the provision of online services and to boost their efficiency, as well as to provide information to the suppliers of such services as concerns your experiences while navigating the website. When using these online services again, the browser sends the previously stored cookie modules to the online service. In this way, the online services recognize you and remembers important information about you, which helps it personalize and facilitate your experience, for example by remembering your saved preferences.

We and our partners use also other technologies, including the data stored on your web browser and on the device, you are using, identifiers associated with your device, as well as other software applications for similar purposes. These are:

- **Pixel labels**, called also web labellers or pixels, are small code files installed on/requested by a website, an e-mail address, an application or an ad, which collect certain information about your device and your browser and about the way you are interacting with them. This information includes, for example, the type of the device, the operating system, the type and version of the browser, the visited website, the time of the visit, the website from which you are redirected, the IP address, whether you have opened an e-mail or clicked on an ad, as well as other similar information, including the small text file (cookie module) by means of which the device is identified. Through the pixel labels, certain third-party companies may set and read cookie modules on a domain which is not operated by them and can collect information about the visitors of such domain, usually with the permission of the owner of that domain.

- **Local storage** generally refers to other places in a browser or device in which information can be stored by websites, ads or third-party companies (e.g. the local storage and the browser cache memory of the HTML5 language).
- **Device identifiers.** It is also possible to collect your IP address, the unique device identifier or to create a unique footprint of the device (this is a unique combination of various information on the device) in order to identify the device used. This information may be used similarly as the cookie modules.

In this policy, we refer to the technologies mentioned previously and to other similar technologies as “cookie modules”. These technologies may be used to recognize the moment when you device makes operations. For example, they can recognize the moment when you visit pages on our website or on other sites, use functionalities of an application or open e-mails that we send to you.

Why are the cookie modules used?

We and our partners use cookie modules to automatically record certain information on how you use the website and navigate therein. This information helps us mainly to identify, analyze and improve your navigation experience, personalize the content and the characteristics, as well as to particularize and measure the ads that we provide to you.

Which are the main categories of cookies?

From the point of view of their existence, there are two categories of cookies:

- **Session cookies:** stored temporarily until the user leaves the website or shuts the browser;
- **Permanent/persistent cookies:** stored on the device used in order to access a website, kept and reused each time the user returns to that website. These can be deleted at any time by the user, having also predefined validity periods.

Each cookie has an “owner” – the website/Internet domain placing that cookie. From the point of view of the operator placing the cookies, there are:

- **First party cookies,** placed by the Internet domain/website accessed by the user (whose address appears in the address bar of the browser). For example, if the user visits www.firstbank.ro, and the cookie domain placed on his/her computer is www.firstbank.ro, then that is a first party cookie;
- **Third party cookies** are placed by another Internet domain/website than that visited by the user, which means that the accessed website contains also information from a third-party website – for example an ad banner displayed on the accessed website.

From the point of view of the purposes for which the cookies are placed, there are usually the following categories of cookies: required cookies, cookies for measurement, analysis and improvement of website performance and promotion cookies (targeting and publicity).

- **Required cookies**

These cookie modules are essential to provide the services specifically requested by the visitors of the websites and cannot be disabled in our systems. If they are missing, the websites cannot function and cannot provide the requested services. You can set your browser to block these cookies or to alert their existence, but some parts of the website will become non-operational.

This is a detailed presentation of the cookie modules required for the operation of the website:

| Host (cookie modules family) | Name (cookie module ID) | Domain placing the cookie module | Purpose of the cookie module | Lifetime |
|---------------------------------|---|----------------------------------|--|----------|
| Cookie preferences | has_privacy_preferences, functionality, analyses, publicity | firstbank.ro | These cookies store the preferences of the user as concerns the cookie module. The first (has_privacy_preferences) is set when the user expresses his/her consent/disapproval of the cookie modules, the next 3 (functionality, analysis, publicity), depending on their value (which can be <i>true</i> or <i>false</i>) express the consent/disapproval of the user as concerns the related type of cookie. | One year |
| Display pop-up incidents | modalVisited, showInfoModal | firstbank.ro | Depending on these cookies, our website displays or not pop-ups containing important information for users (if the user further navigates on the website and has not seen that information, it will be displayed) | 24 h |
| Google - User's security | SID, HSID | google.com | If you are connected using Google, these cookie modules are present. They contain an encrypted signature of your Google ID and ensures the security of the data you are offering across various websites | 3 min |

b) Performance (comfort) cookie modules

We use cookie modules helping us remember certain information about your choices a module and preferences, such as regional settings, language or display, text size, preferred font and resolution, your preferred sound or video settings. This helps us display adequate options when you visit the website again and offer you a personalized navigation experience.

Many of the above-mentioned characteristics may function without these cookie modules. However, the experience may suffer and you might need to specify your preferences each time you visit the website. A detailed presentation of the cookie modules is given below:

| Host (cookie modules family) | Name (cookie module ID) | Domain placing the cookie module | Purpose of the cookie module | Lifetime |
|---------------------------------|----------------------------|----------------------------------|---|-----------|
| Google - User's preferences | DV | google.com | <p>This cookie module is used to save the user preferences and other information. It mainly includes language preferences, the number of search results to be displayed on the page, as well as the decision whether the Google Safe Search filter has to be activated or not.</p> <p>For more details on the cookies set by Google click here- https://policies.google.com/technologies/types</p> | 7 minutes |

| | | | | |
|-------------------------|----------------------------------|------------|--|---|
| Google tracking cookies | NID, SIDCC | google.com | <p>This cookie module is used to save the user preferences related to the Google services (relevant search results, recent or usual searches, websites visited through Google, etc.)</p> <p>For more details on the cookies set by Google click here - https://policies.google.com/technologies/types</p> | <p>SIDCC - 182 days</p> <p>NID – 6 months</p> |
| Google reCaptcha | NID | google.com | <p>Unique ID used to remember the preferences and, sometimes, to personalize them. It is used by Google for preference settings such as language, number of search results per page, activated SafeSearch filter, etc.</p> <p>For more details on the cookies set by Google click here - https://policies.google.com/technologies/types</p> | 6 months |
| Google Maps | APISID, SSID, SID, NID, HSID | google.com | <p>Google has set a number of cookies on any page that includes a Google map. These cookies include information required to measure the number and behaviour of Google Maps visitors.</p> <p>For more details on the cookies set by Google click here - https://policies.google.com/technologies/types</p> | 2 years |
| Youtube | SID,SSID, HSID, SAPISID, CONSENT | google.com | <p>On any page including a YouTube video, Google has set a number of cookie modules that are used to measure the number and behaviour of the YouTube users and to link your visits on our website to your Google accounts, if you are connected to such an account. The information concerning your use of our website, including your IP address, may be sent to Google and stored on the servers in the United States. This cookie module does not identify you personally unless you are connected to Google.</p> <p>For more details on the cookies set by Google click here - https://policies.google.com/technologies/types</p> | 2 years |

c) Analysis cookie modules

These cookie modules provide information on how you interact with the website, thus contributing to understanding and analyzing the manner of using the website as to improve it. It is sometimes possible to cooperate with certain partners in order to better understand and analyze how you interact with the website; these may store analysis cookie modules on our behalf.

This is a detailed analysis of the cookie modules:

| Host (cookie modules family) | Name (cookie module ID) | Domain placing the cookie module | Purpose of the cookie module | Lifetime |
|---------------------------------|---|---|--|-----------|
| Google Analytics | _ga | google.com | <p>These cookie modules allow for the collection of information on how visitors use this website and for detecting possible navigation issues. Google Analytics stores information about the visited pages, the manner how the website is accessed, as well as about the page sections accessed. No personal information is stored; therefore this information cannot be used to identify the user.</p> <p>The website uses Google Analytics to see whether the website meets the users requirements and to prioritize the processes involved.</p> | permanent |
| Hotjar script | _hjIncludedInSample, _hjDonePolls, _hjMinimizedPolls, _hjDoneTestersWidgets, _hjMinimizedTestersWidgets, _hjIncludedInSample, _hjShownFeedbackMessage | hotjar.com | <p>This cookie module is set to allow the company Hotjar to know whether the visitor is included in the sample used to generate Heatmaps, channels, records, etc.</p> <p>For more details on the cookies set by Google click here - https://help.hotjar.com/hc/en-us/articles/115011789248-Hotjar-Cookies</p> | 365 days |

d) Publicity cookie modules

We and our partners use cookie modules to collect information about your visit and about the manner you use the website in order to display ads of companies and other organizations, which we and our partners believe to be relevant for you when visiting the website. This takes place depending on the use of our website and of other websites. We and our partners use cookie modules as well to measure the efficacy of publicity campaigns. For example, we use cookie modules to record how many times an ad is displayed and to measure how often the visitors click on or visualize the ads. We collaborate with third party partners setting their own cookie modules for this purpose. For example, our publicity partners may use cookie modules to offer personalized ads, depending on the preferences expressed during the use of the website or of other online services operated by third parties, in order to establish whether you have seen a certain ad (thus preventing it from being displayed again), as well as for other legitimate business purposes.

We and our partners may correlate any of the information we collect through cookie modules and through other technologies (such as browser history):

- with the information you provide
- with information we obtain from other sources, including from online and offline data suppliers (such as demographic data and data depending on interests);
- and when you agree to such correlation depending on your social media confidentiality settings, with information obtained from social media (such as information concerning your use of that website, as well as your posts, messages or comments on that website).

This is a detailed presentation of the publicity cookie modules:

| Host (cookie modules family) | Name (cookie module ID) | Domain placing the cookie module | Purpose of the cookie module | Lifetime |
|---------------------------------|--|---|--|----------|
| DoubleClick/Google | IDE | .doubleclick.net | Used to deliver, measure and improve the relevance of the ads. For more details on the cookies set by Google click here - https://policies.google.com/technologies/types | 540 days |
| Facebook Tracking pixel | fr | https://www.facebook.com/policies/cookies/ | Collects information on the interaction with the website firstbank.ro of the users reaching the website via the links on Facebook (display of pages, fill-in of application forms for the products of the bank, click on buttons). | Session |
| Google | IDE /ANID /DSID /FLC /AID / TAID/ exchange_uid/ 1P_JAR test_cookie | google.com | Used for the publicity inserted by Google on the website. For more details on the cookies set by Google click here - https://policies.google.com/technologies/types | 540 days |
| Google | __gads/ __gac | google.com | Used to measure the interactions with the ads on the placed domain and to prevent them from being displayed too often. For more details on the cookies set by Google click here - https://policies.google.com/technologies/types | 540 days |
| Google Adwords | _ga, _gid, | google.com | Collect information on the manner how the visitors reach the website (e.g., from announcements displayed in Google Search), and on how they use the website. | session |

Who places modules on my device?

The cookie modules are placed by First Bank, as operator of the website, as well as by our partners, Google, Facebook and Hotjar.com

We are not in control of the modules placed by our partners and, because of how they operate, we cannot access them. The cookie modules can be accessed only by the company having created them.

Please read the confidentiality policies of our partners to see whether you agree on how they use the cookie modules. For more information about our partners having supplied cookie modules on the website and on how they use the information that concerns you, see the websites below.

- Google.com: <https://policies.google.com/technologies/cookies?hl=en>
- Facebook.com: <https://www.facebook.com/policy/cookies/>
- Hotjar.com: <https://help.hotjar.com/hc/en-us/articles/115011789248-Hotjar-Cookies>

We use the Hotjar service in order to better understand the needs of the website users and to optimize the website and your experience (for example, how long the visitor stays on each page, which are the links he/she clicks on, on

which information the mouse is placed). This allows us to maintain and develop the website based on the feedback from the visitors.

Hotjar uses cookies to collect data concerning the behaviour of the website users and their equipment, particularly the IP of the users equipment (registered and stored anonymously), the device screen size, the type of the equipment (unique identifier), information concerning the browser used, the geographic location (at country level), the language preferred for the display of the website.

Hotjar keeps this information in pseudo-anonymous form. This information cannot be used to identify a certain user or to match it with other information concerning a certain user.

How can I manage the cookie modules?

You can reconfigure the confidentiality level in your browser to block all cookies; however, in this case your navigation experience may be affected, and the website could not operate properly. At the same time, the browser may allow you to delete all cookies after shutting it, but this option could lead to the deletion of the permanent cookies storing your preferences and personalized settings on the websites you visit regularly. However, you can keep the desired cookies, as your browser may allow you to specify which internet pages always or never have the permission to use the cookie modules.

You can find additional details on how you can delete cookie modules or manage them on various internet browser by accessing the links below:

[Cookie settings in Chrome](#)

[Cookie settings in Firefox](#)

[Cookie settings in Opera](#)

[Cookie settings in Safari web](#)

[Cookie settings in Internet Explorer](#)

To find out more on how you can disable Google Analytics monitoring, click [here](#).

To find out how you can manage the cookies already saved in Google Chrome through Developer Tools, click [here](#).

To find out how you can manage the cookies already saved in Mozilla Firefox through Storage Inspector, click [here](#).

To find out how you can manage the cookies already saved in Safari through Web Inspector, click [here](#).

To find out how you can manage the cookies already saved in Microsoft Edge through Dev Tools – Storage, click [here](#).

Modern browsers allow for hidden visits of websites, when visits and downloaded files are not saved locally in the navigation and download history. The cookies saved during a hidden visit of a website are deleted as soon as all windows of such website are closed. For more details on this hidden mode of each browser, you can access:

For Google Chrome – [Incognito Mode](#)

For Apple Safari – [Private Window](#)

For Microsoft Edge – [InPrivate Module](#)

For Mozilla Firefox – [Private Navigation](#)

“Do Not Track” (DNT) Signals

Some of the newer internet browsers include DNT characteristics. If they are enabled, these characteristics often send a signal to the services you access, indicating that you do not wish to be tracked in a certain manner. Those services (or the content added by third parties therein) may continue to do some tracking, even if you expressed this preference, depending on the confidentiality practices of the service.

Since there is not yet a common understanding on how the DNT signal is to be interpreted, the website does not currently answer to the DNT signals of the browser.

Policy updates

Occasionally, we can modify our Confidentiality Policy to include the technological, legislative or operational changes, as well as for any other reason we deem necessary or adequate. Any such amendments come into force upon the publication of the updated policy.

Contact us

For any questions about this Policy or about our confidentiality practices, please send an e-mail to office@firstbank.ro or write us to the registered office of First Bank S.A. in Soseaua Nicolae Titulescu, nr. 29-31, Sector 1, Bucharest