

## COOKIE POLICY

### What is a cookie?

A cookie is a small morsel of text that a website asks your browser to store. All cookies have expiration dates in them that determine how long they stay in your browser. Cookies can be removed in two ways: automatically, when they expire, or when you manually delete them. We've included more details below to help you understand what kinds of cookies we use.

Please remember that by deleting existing cookies or disabling future cookies you may not be able to access certain areas or features of our website.

### What cookies does Bondora use?

Bondora Group AS and its subsidiaries (“we”, “us”, “our” or “Bondora”) use cookies across our websites (bondora.ee, bondora.lv, bondora.nl, bondora.fi, bondora.es) to improve performance, enhance the user experience and for marketing purposes. Please be advised that when you visit any of our websites, we may use the following cookies:

- ***Necessary cookies*** are cookies required for the website to function securely and provide the basic information or service requested by the website visitor. Necessary cookies are only set or retrieved by the website while you are visiting which allow us to identify you as a subscriber and ensure that you can access the subscription-only pages and to provide the services requested by you as a user. These cookies help to ensure that no one is making changes to your profile, applying for loans or making other requests on your behalf.
- ***Functional cookies*** are used to perform certain functionalities like sharing the content of the website on social media platforms and to allow us to remember your preferences on the website, such as language or username to customize your user experience.
- ***Analytics cookies*** allow us to collect information on how you use the website. The information collected is used to help us improve the way our websites work and measure the effectiveness of our advertising campaigns.
- ***Performance cookies*** are used to understand and analyse the key performance indexes of the website which help to deliver a better user experience for the visitors.

- **Advertisement cookies** are used to provide visitors with customised advertisements based on the pages you visited previously and analyse the effectiveness of campaigns. These cookies allow us to record pages that are visited and the links that are followed. We use marketing cookies to learn about your content preferences on our websites and to provide you with the most relevant information about our products and services. For this, we also cooperate with other companies with whom we share the information. If you decline these cookies, you will experience more generic and less personalised advertising.

### Cookies used by this website updated on 17.08.2023:

Name	category	Provider	Purpose	Expiry
__RequestVerificationToken	Necessary	<a href="#">Microsoft</a>	Anti-forgery cookie	Session
ASP.NET_SessionId	Necessary	<a href="#">Microsoft</a>	Identify the users' session on the server	Session
isepankur	Necessary	<a href="#">Microsoft</a>	User authentication cookie	Session
cookieyes-consent	Necessary	<a href="#">CookieYes</a>	Remembers users' consent preferences	1 year
country	Functional		Enables to remember to website the language preference	Session
language	Functional		Enables to remember to website the language preference	Session
tracking_campaign	Functional		Enables to track customers received from affiliate links (utm_campaign)	30days
tracking_content	Functional		Enables to track customers received from affiliate links (utm_content)	30days
tracking_source	Functional		Enables to track customers received from affiliate links (utm_source)	30days
tracking_coid	Functional		Enables to track customers received from affiliate links (coid, applicationId i.e customer specific tracking id)	30days
ReferredByUser	Functional		Enables track referred user (their ref code from url)	7 days
ReferredReferredUrl	Functional		Enables track referred user previous url (they come from)	7 days
ReferredQuery	Functional		Enables track referred user query parameters	7 days
nbsid	Analytics		Enables track users on bondora website	5 years
bsid	Analytics		Enables track users on bondora website	5 years
nbsid-s	Analytics		Enables track users on bondora website	1 year
bsidbv-s	Analytics		Enables track users on bondora website	1 year
_ga	Analytics	<a href="#">Google Tag Manager</a>	Google Analytics sets this cookie to calculate visitor, session and campaign data and track site	2 years

Name	category	Provider	Purpose	Expiry
			usage for the site's analytics report. The cookie stores information anonymously and assigns a randomly generated number to recognise unique visitors. Read Google's overview of their data practises <a href="#">here</a> .	
_gat	Performance	<a href="#">Google Tag Manager</a>	Used by Google Analytics to restrain request rate and thus limit data collection on high-traffic sites.	1 minute
_gid	Analytics	<a href="#">Google Tag Manager</a>	Registers a unique ID that is used to generate statistical data on how the visitor uses the website while also creating an analytics report on the website's performance.	1 day
_gcl_au	Analytics	<a href="#">Google Tag Manager</a>	Google Tag Manager sets the cookie to experiment advertisement efficiency of websites using their services.	3 months
_hjAbsoluteSessionInProgress	Functional	HotJar	Enables tracking customer in HotJar Read Hotjar's overview of their data practises <a href="#">here</a> .	30 minutes
hjIncludedInSessionSample_2735194	Functional	HotJar	Enables tracking customer in HotJar	10 minutes
hjSession_2735194	Functional	HotJar	Enables tracking customer in HotJar	30 minutes
hjSessionUser_2735194	Functional	HotJar	Enables tracking customer in HotJar 1 year	1 year
_fb	Advertisement	<a href="#">Google Tag Manager</a>	This cookie is used by Facebook to target advertisement based on user behaviour and preferences across multiple websites. The cookie contains an encrypted ID which allows Facebook to identify the user across websites.	3 months
_fbp	Analytics	<a href="#">Facebook</a>	Used by Facebook to deliver a series of advertisement products from third party advertisers. Read Facebook's overview of their data practises <a href="#">here</a> .	3 months
ads/ga-audiences	Advertisement	<a href="#">Google</a>	Used by Google AdWords to re-engage visitors that are likely to convert to customers based on the visitor's online behaviour across websites.	Session
_uetvid	Performance	<a href="#">Bing Ads</a>	This is a cookie utilized by Microsoft Bing Ads and is a tracking cookie. It allows us to engage with a user that has previously visited our website.	13 months
_uetsid	Performance	<a href="#">Bing Ads</a>	This cookie is used by Bing to determine what ads should be	1 day

Name	category	Provider	Purpose	Expiry
			shown that may be relevant to the end user perusing the site.	
_ga_*	Analytics	<a href="#">Google</a>	Stores and counts page views.	2 years
cto_bundle	Advertisement	<a href="#">Criteo</a>	Presents the user with relevant content and advertisement. The service is provided by third-party advertisement hubs, which facilitate real-time bidding for advertisers.	13 months
existingUser	Necessary		Customer has logged in once.	1 year
_gali	Analytics		Used by Google Analytics to support the enhanced link attribution plugin for google analytics, which allows us to distinguish between links to the same URL by appending a unique ID.	1 minutes
_hjFirstSeen	Analytics	Hotjar	Used by Hotjar to store first visit to the site.	30 minutes
uid	Analytics	Criteo	This is a Google UserID cookie that tracks users across various website segments.	2 years
optout	Advertisement	Criteo	Opt out cookie.	past
MUID	Advertisement	Bing	Recognises unique web browsers visiting Microsoft sites and is used for advertising, site analytics and other operations.	13 months

## How to change cookie settings?

You can control and delete cookies as you wish. If you do not want us to place non-essential cookies on your device, you can manage this anytime in the Cookie Settings window, as well as customise the categories of cookies that you agree to be placed on your device. Please note that such changes/choices may affect the functionality of the website and you may therefore miss the opportunity to receive personalized offers or advertisements.

In case you want to change your general preferences about cookies, on the following links you'll find information about how to delete or disable cookies from your browser settings:

- [Chrome](#)
- [Firefox](#)
- [Safari \(iOS\)](#)
- [Opera](#)
- [Edge](#)

This cookie policy shall be reviewed regularly and we reserve the right to make changes to it. Amendments and/or additions to this cookie policy will come into force when published on our website.