Cookie Terms and Conditions on Citadele websites

Citadele

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1. What are cookies?

Cookies are information in the form of small text files (often comprising just letters and numbers identifying your device, but may contain other information) which your device's (computer, tablet, mobile phone or other devices) browser (such as Google Chrome, Microsoft Edge, Firefox, Opera, etc.) saves on the device's hard disk in accordance with its settings whenever you visit a Citadele website and allows the website to recognise your device.

Cookies are created by, and the information they contain is set by, the Citadele website server, which uses cookies every time you visit the website. The cookie can be described as an internet user's ID card, which gives information to the website every time you visit it. Cookies perform various functions, such as saving previous searches, language choice and font choice, allowing you to freely use the website while remembering your habits and selections, thus improving the website's user experience. It also helps us show you advertisements which are relevant to your interests.

Cookies are not dangerous, and they cannot be used to spread viruses. Furthermore, when cookies are stored on your device's hrem-me-passard disk, they cannot access or view other information saved on the device's hard disk, access your email and so on. Cookies only contain and give the Citadele website server as much information as you allow.

2. What categories of cookie do we use on our websites?

We, the Citadele websites, use the following cookies:

Session or transient cookies
These are stored in your device memory and are only saved until the device browser is closed, i.e. internet use is stopped (cookies are deleted). These cookies help Citadele's websites identify how the device user moves from page to page, remembering the actions taken on the previous page, as well as to ensure website security and basic function. Session cookies are never saved on the hard disk of your device, and they do not collect any information from the device. The use of session cookies stops when the internet browser session ends, as well as if the session has not been active for a certain amount of time.

Persistent cookies
These are saved on your device's hard disk and are not deleted when the device's internet browser is closed. Persistent cookies identify you as a user of our website, and later, when you return to the website, they help us to remember information about you and the actions you previously took on our website.

The cookies are saved on your device for a set period of time, depending on the type of cookie. These kinds of cookies are used, for example, to analyse the website's number of visitors, the average time spent on a certain section of the website, as well as how you accessed the website and how it is used. By analysing this information, we can make improvements to how the website functions.

The cookies used on the Citadele website can be divided into 3 categories:

Essential (functional) cookies - these are important so that you can use our website, log in, and securely access the site; they allow the Citadele website to remember the selection you make (such as language etc.), thus improving and personalising the website, as well as ensuring its basic functions. These cookies do not track your browsing operations in other sites, and do not collect your information.

Analytics cookies - these collect information on how you use the site, such as which pages you visit, how quickly the pages load, what links you click on and whether these links lead to a functioning page, also these cookies help us to understand the actions you take and receive your feedback using tools such as heatmaps, session recordings and surveys.

Marketing cookies - these collect information on the website user's habits and create a user profile. These cookies are used to show advertisements which are tailored to your interests, limit the number of times an advertisement is seen, help measure the effectiveness of advertising campaigns, and understand your behaviour after seeing an advertisement.

Citadele uses third-party cookies, for example, from Google, Bing and Facebook, to create advertisements and optimise marketing communications. Third-party advertisers use the cookies saved on your device to evaluate the effectiveness of advertisements and personalise the advertising you are shown. Information collected by third-party advertisers include, for example, geographic location (according to IP address).

By confirming Analytical, Marketing or Lending marketing cookies on the websites www.citadele.lv, www.citadele.lt, www.citadele.ee and continuing to browse information on subdomain pages, for example mana.citadele.lv, in the list of cookies used may appear cookies that are used only on www.citadele.lv, www.citadele.lt, www.citadele.ee, but not in the specific subdomain. Technically, such cookies do not collect data on subdomain pages, unless otherwise stated in the Cookie Policy. By confirming the analytical and marketing cookies www.citadele.lv, www.citadele.lt, www.citadele.ee and by authorizing in the online bank online.citadele.lv during the session, we will identify you in order to show you the offers that best suit your interests and habits on the website, as well as in other Citadele channels, if you have given your consent to receive notifications and offers.

3. What types of cookie do we use for what aims, and for how long are they saved on Citadele's websites?

We use cookies in order to:
- ensure that our websites and online services work and are secure, for example, by making the website easier to use and protecting users from fraudulent activities;
- provide an easier-to-use website and online services by analysing how you use our websites, what services you use and what services you are interested in, so that we can improve them;
- offer you relevant content and services on social media, mobile apps and other websites.

For information:

Without consent to the use of marketing and analytical cookies, we use third-party solutions to measure the traffic of users of the website and collect anonymized information (without assigning the user an ID and obtaining the user's IP address) about visits and clicks by users of the website.

[Detailed information on the cookies used on Citadele's websites, for what they are used and for how long they are saved.](#)

4. How can I control my cookies, reject their usage and delete them? What are the consequences?

When you open any Citadele website, you are shown a Notification on Cookie Use, which includes the option of agreeing to analytics and marketing cookies by selecting Agree or reject them by clicking "Disagree", as well as adjust or cancel cookies at any time by clicking on "Cookie settings". By clicking on "Disagree", we will save the essential cookies which help us run and secure the website, the use of which does not require your consent. Without consent to the use of marketing and analytic cookies, we use third-party solutions to measure the traffic of users of the website and collect anonymized information (without assigning the user an ID and obtaining the user's IP address) about visits and clicks by users of the website.

However, bear in mind that, if cookies are blocked or switched off, you may not have a complete, easy user experience with all the functions and benefits offered by the Citadele website.

5. Contact information

Below, you can find information on those overseeing each website and their contact information.

Website	Citadele Group subsidiary/Controller
www.citadele.lv www.cblgroup.com www.xrewards.lv developer.citadele.lv mana.citadele.lv klix.app api.klix.app portal.klix.app my.klix.app auth.klix.app developers.klix.app online.citadele.lv	AS "Citadele banka", registration No. 40103303559, legal address Republikas laukums 2A, Riga, Latvia, LV-1010, phone +371 67010000, email info@citadele.lv , Data Protection Officer's email gdpr@citadele.lv
www.citadele.ee www.xrewards.ee minu.citadele.ee	AS "Citadele banka" Estonian Branch, registration No. 11971924, legal address Narva mnt. 63/1, 10120, Tallinn, Harjumaa, Estonia, phone +372 7700000, email info@citadele.ee , Data Protection Officer's email gdpr@citadele.ee
www.citadele.lt www.xrewards.lt mano.citadele.lt	AS "Citadele banka", Lithuanian Branch, registration No. 112021619, legal address Upės g. 21-1, LT-08128, Vilnius, Lithuania, phone (8 5) 2219091, email info@citadele.lt , Data Protection Officer's email dap@citadele.lt
www.finoterapija.lv www.cblam.lv poll.cblam.lv www.pensija.lv	IPAS "CBL Asset Management", registration No. 40003577500, legal address Republikas laukums 2A, Riga, Latvia, LV-1010, phone +371 67010810, email asset@cbl.lv ., Data Protection Officer's email gdpr@citadele.lv
www.hortusre.lv	SIA "Hortus Residential", registration No. 40103460622, legal address Republikas laukums 2A, Riga, Latvia, LV-1010, phone +371 67778000, email hortus@citadele.lv
www.citadeleleasing.lv	SIA "Citadele Leasing", registration No. 40003423085, Republikas laukums 2A, Riga, Latvia, LV-1010, phone +371 67010000, email: lizings@citadele.lv, Data Protection Officer's email privacy@citadeleleasing.lv
www.citadeleleasing.ee	SIA "Citadele Leasing" Estonian branch, registration No. 11453650, legal address Narva mnt 63/1, Tallinn 10120, phone +372 6222100, email info@citadeleleasing.ee , Data Protection Officer's email privacy@citadeleleasing.ee
www.citadeleleasing.lt	SIA "Citadele Leasing" Lithuanian Branch, registration No. 302629475, legal address Upės g. 21, LT-08128, Vilnius, Lithuania, phone +370 650 08 888, email info@citadeleleasing.lt , Data Protection Officer's email: privacy@ citadeleleasing.lt

6. How to contact us

If you have any questions on the use of cookies and the processing of personal data, you can contact us by writing to the relevant Citadele subsidiary's email address, including contacting the data protection specialist, and you will be given all relevant information, including the answers to your questions. All information will be passed on to the relevant employee, who will answer your request.

7. How do we provide relevant information on the cookies used by Citadele on its websites?

To ensure that you always have access to information on Citadele's use of cookies on our websites, we, in accordance with legal requirements, regularly revisit these terms to update them, and will inform you of this.