

# 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.dk, 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:

- **Essential cookies** are cookies required for the website to function securely and provide the basic information or service requested by the website visitor. Essential 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 credits or making other requests on your behalf.
- **Functional cookies** are used 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.
- **Marketing cookies** (e.g. Google Analytics) 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 20.03.2024:

Name	category	Provider	Purpose	Expiry	Type
__RequestVerificationToken	Essential	<u>Microsoft</u>	Anti-forgery cookie	Session	Session
ASP.NET_SessionId	Essential	<u>Microsoft</u>	Identify the users' session on the server	Session	Session
isepankur	Essential	<u>Microsoft</u>	User authentication cookie	Session	Session
acceptCookies	Essential		Customer has accepted the cookies	5 years	HTTP Cookie
country	Essential		Enables to remember to website the language preference	Session	Session
language	Essential		Enables to remember to website the language preference	Session	Session
tracking_campaign	Functionality		Enables to track customers received from affiliate links (utm_campaign)	30days	HTTP Cookie
tracking_content	Functionality		Enables to track customers received from affiliate links (utm_content)	30days	HTTP Cookie
tracking_source	Functionality		Enables to track customers received from affiliate links (utm_source)	30days	HTTP Cookie
tracking_coid	Functionality		Enables to track customers received from affiliate links (coid, applicationId i.e customer specific tracking id)	30days	HTTP Cookie
ReferredByUser	Functionality		Enables track referred user (their ref code from url)	7 days	HTTP Cookie
ReferredReferredUrl	Functionality		Enables track referred user previous url (they come from)	7 days	HTTP Cookie
ReferredQuery	Functionality		Enables track referred user query parameters	7 days	HTTP Cookie
nbsid	Analytics		Enables track users on bondora website	5 years	HTTP Cookie
bsid	Analytics		Enables track users on bondora website	5 years	HTTP Cookie
nbsid-s	Analytics		Enables track users on bondora website	1 year	HTTP Cookie
bsidbv-s	Analytics		Enables track users on bondora website	1 year	HTTP Cookie
_ga	Analytics	<u>Google Tag Manager</u>	Registers a unique ID that is used to generate statistical data on how the visitor uses the website. Google's overview of their data practises is available: <a href="https://support.google.com/analytics/answer/6004245">https://support.google.com/analytics/answer/6004245</a> .	2 years	HTTP Cookie
_gat	Analytics	<u>Google Tag Manager</u>	Used by Google Analytics to throttle request rate	1 day	HTTP Cookie
_gid	Analytics	<u>Google Tag Manager</u>	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	1 day	HTTP Cookie
_gcl_au	Analytics	<u>Google Tag Manager</u>		3 months	HTTP Cookie
_hjAbsoluteSessionInProgress	Functionality	HotJar	Enables tracking customer in HotJar. Hotjar's overview of their data practises is available: <a href="https://help.hotjar.com/hc/en-us/articles/115011639887-Data-Safety-Privacy-Security">https://help.hotjar.com/hc/en-us/articles/115011639887-Data-Safety-Privacy-Security</a> .	30 minutes	HTTP Cookie



Name	category	Provider	Purpose	Expiry	Type
hjIncludedInSessionSample_2735194	Functionality	HotJar	Enables tracking customer in HotJar	10 minutes	HTTP Cookie
hjSession_2735194	Functionality	HotJar	Enables tracking customer in HotJar	30 minutes	HTTP Cookie
hjSessionUser_2735194	Functionality	HotJar	Enables tracking customer in HotJar 1 year	1 year	HTTP Cookie
_fb	Marketing	<u>Google Tag Manager</u>	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	Marketing	<u>Google Tag Manager</u>	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers. Facebook's overview of their data practises is available: <a href="https://www.facebook.com/privacy/center/">https://www.facebook.com/privacy/center/</a> .	3 months	
ads/ga-audiences	Marketing	<u>Google</u>	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	Marketing	<u>Bing Ads</u>	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	HTTP Cookie
_uetsid	Marketing	<u>Bing Ads</u>	This cookie is used by Bing to determine what ads should be shown that may be relevant to the end user perusing the site.	1 day	HTTP Cookie
_ga_*	Analytics	<u>Google</u>	This cookie name is associated with Google Universal Analytics, according to documentation it is used to throttle the request rate – limiting the collection of data on high traffic sites. It expires after 10 minutes.	1 year	HTTP Cookie
cto_bundle	Marketing	<u>Criteo</u>	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	HTTP Cookie
existingUser	Essential		Customer has logged in once.	1 year	HTTP Cookie
_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	HTTP Cookie
_hjFirstSeen	Analytics	Hotjar	Used by Hotjar to store first visit to the site.	30 minutes	HTTP Cookie

## 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 in the cookie settings window, as well as choose 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 preferences about the cookies that we use, you can delete or disable cookies from your browser settings.

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.