The policy of using cookies

a. Let's understand how and why we use cookies

We use cookies on our website www.vistabank.ro ("Site") and on ibkvbr.vistabank.ro, mbkvbr.vistabank.ro (Vista Bank internet banking and mobile banking) to identify you from other users of the Site. This helps us to improve your navigation when using our site and to make sure it has the performance you expect.

You can disable / delete these cookies by changing the settings of your device or browser. Vista Bank (Romania) S.A. is not responsible for the cookies introduced in the users' equipment by any other site visited by them as well as the information collected on that occasion. This policy for the use of cookies gives you clear and complete information about the cookies we use and the purpose of their use. To know the privacy policies that apply to the users of the site www.vistabank.ro, please read our General Data Protection Communication.

b. What are cookies?

Cookies are small text files that are placed on your computer, smartphone or any other device you use, by the sites you visit. They are widely used to make websites work or run more efficiently, as well as to provide web services and features to users. Cookies are useful because they allow a site to recognize a user's device.

Cookies could be "persistent" cookies or "session" cookies. A persistent cookie consists of a text file sent by a web server to a web browser, which will be stored by the browser and will remain valid until the set date (unless it has been deleted by the user before Expiration date). A session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.

c. The Site's Cookies

We use the following cookies on the Site:

- "required" cookies (not user-selectable), which are essential to ensure the performance of the Site. These include, for example, cookies that allow you to log in to the secured areas of our Site.

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The table below shows the cookies that we use on the Site and why we use them:

Name	Provider	Purpose	Expiration Date	Type
ci_session	vistabank.ro	It keeps the users' states along with the requests made on the pages	1 day	HTTP
CookieConsent	vistabank.ro	Stores the users' consent status regarding the cookies for the current domain	1 year	HTTP
marfin_sid	lbkvbr.vistabank.ro mbkvbr.vistabank.ro	It keeps the users' states along with the requests made on the pages	session	HTTP
lang	lbkvbr.vistabank.ro mbkvbr.vistabank.ro	Keeps the language RO or EN - it appears before login and as long as it is an active session	3 years	HTTP

- **"Preferential" Cookies** (optional, can be selected by the user), which allow a site to remember how this site behaves or looks, such as the preferred language or the region in which the user is. **We do not use cookies of this type.**
- **"Statistic" Cookies** (optional, can be selected by the user), which helps the site owners understand how visitors interact with this site, collecting and reporting anonymized information:

Name	Provider	Purpose	Expiration Date	Type
collect	googleanalytics.com	Used to transmit data to Google Analytics about the visitor's device and its behavior. Follow the visitor through devices and marketing channels	session	pixel
_ga	vistabank.ro	It records a unique identifier, used to generate statistical data on how the visitor uses the site	2 years	HTTP
_gat	vistabank.ro	Used by Google Analytics to control the rate of requests	1 day	HTTP
_gid	vistabank.ro	It records a unique identifier, used to generate statistical data on how the visitor uses the site	1 day	HTTP

- **"Marketing" Cookies** (optional, can be selected by the user), used to track visitors across the site. They are used to display ads that are relevant and engaging to the individual user, thus being valuable to publishers and advertisers:

Name	Provider	Purpose	Expiration Date	Type
NID	google.com	It records a unique identifier that identifies a user return device	6 months	HTTP

- **"Not classified"Cookies.** These cookies are used in the classification process, together with the supplier of individual cookies. **We do not use cookies of this kind.**

d. Cookies and personal data

The cookies do not contain any information that personally identifies you, but the personal information we store about you may be related to the information we have stored and obtained with your consent.

e. How cookies make our Site safer and easier to use?

Cookies are used for a number of reasons, such as improving the functionality and performance of the Site and protecting your privacy when you browse our Site. If you leave a secure session window open when you are connected to Internet Banking, cookies will improve your security by asking you to terminate (and / or automatically end) your secured session.

f. How to manage cookies?

The browsers of most computers, smartphones and other devices that can connect to the web are usually configured to accept cookies. If you want to change the cookie settings for the Site or any other websites, you can do so by using the browser settings. The "help" feature of your browser will tell you how to do this.

However, please note that cookies are often used to enable and enhance certain features on our Site. If you choose to disable certain cookies, this may affect the way our Site works and you may not be able to access the entire Site or parts thereof.

For more information on how to disable cookies, visit: www.allaboutcookies.org

g. This Site is owned and managed by Vista Bank (Romania) S.A.

If you have any questions about the cookies used by us or regarding this cookie usage policy, please contact us:
   a) by e-mail to: **protectiadatelor@vistabank.ro**
   b) by mail to the address: **90-92 Emanoil Porumbaru St., District 1, Bucharest, Romania, code 011428.**

Effective Date: **September 24, 2019**