



**I N D U S T R A**  
B A N K

# **COOKIE POLICY**

---

Riga

Effective from November 17, 2023.

## Contents

1. OBJECTIVE.....	2
2. TERMS AND ABBREVIATIONS .....	2
3. GENERAL RULES.....	3
4. PURPOSE AND LEGAL BASIS OF COOKIES CREATION .....	3
5. TYPES OF COOKIES AND THEIR USE.....	3
6. LIST OF COOKIES USED ON THE WEBSITE.....	4
7. INFORMATION ABOUT THE CONSENT GIVEN FOR COOKIE CREATION .....	6
8. COOKIE REJECTION.....	7
9. CONSENT WITHDRAWAL.....	7
10. POLICY CHANGES.....	7

## 1. OBJECTIVE

The "Industra Bank" Cookie Policy is developed to provide additional information to visitors of the Bank's website about the technologies used on the site and how the Bank utilizes them to achieve the following objectives:

- Maintain a high level of Cookie processing quality and ensure data protection in accordance with legal requirements;
- Preserve and enhance the trust of existing and potential Clients in the Bank;
- Ensure transparent and understandable cookie processing processes;
- Mitigate the risk of unauthorized cookie processing, regulate the Bank's actions in cases of data protection breaches.

## 2. TERMS AND ABBREVIATIONS

<b>DSI</b>	Data State Inspectorate Republic of Latvia
<b>Person (Data Subject)</b>	Individual (e.g., existing and potential Clients of the Bank, Client representatives, existing and potential employees of the Bank, guarantors, etc.)
<b>Cookies</b>	Small text and number files downloaded and stored on a user's computer or other device (e.g., smartphone, tablet) and stored in the website visitor's web browser during the website visit. They may be used to track which pages the website visitor visited, to store information entered by the website visitor, or to remember the website visitor's preferences, such as language settings, during website browsing

<b>Personal Data</b>	Any information on any carrier that can directly or indirectly identify an Individual (Data Subject)
<b>Policy</b>	this Cookie Policy
<b>Regulation</b>	Regulation (EU) <a href="#">2016/679</a> of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation)

The use of other terms and abbreviations corresponds to the terms used in the [Regulation](#).

### 3. GENERAL RULES

- 3.1. Joint-stock company "Industra Bank", registration No. 5948493838, address: Muitas iela 1, Riga, LV-1010; email address: info@industra.finance; website address <https://www.industra.finance/> (hereinafter - the Bank) undertakes to ensure the security of the Bank's website <https://www.industra.finance/> (hereinafter - the website) and the personal information of its visitors and to protect their rights when visiting the Bank's website and reviewing its content.
- 3.2. The Policy is developed considering the requirements of the Regulation aimed at ensuring the security of Personal Data and the protection of Individual's rights. The Bank processes personal data of individuals, respecting their interests to protect their privacy.
- 3.3. The Policy sets out the basic principles of Cookie processing at the Bank.

### 4. PURPOSE AND LEGAL BASIS OF COOKIES CREATION

- 4.1. Cookies are necessary for the website visitor to use the Bank's digital services more conveniently, such as making online payments, for the Bank to obtain information on how visitors use the Bank's website, and for the Bank to improve the services offered to visitors. Cookies are also used to provide website visitors with tailored information about the Bank's products and services.
- 4.2. The Bank uses various types of cookies, which are placed by default (Essential Cookies), but for certain cookies used for analytical (Analytical Cookies) and audience selection purposes (Marketing Cookies), the Bank requires the website visitor's consent. By giving consent in the cookie banner displayed when visiting the website, the website visitor chooses whether to allow the use of certain cookie categories.

### 5. TYPES OF COOKIES AND THEIR USE

- 5.1. The Bank uses three categories of cookies, but requires user consent for only two of them. The website visitor may consent to both cookie categories or only one of them. By consenting to a cookie category, the website visitor grants consent to all

cookies included in that category (see Clauses 5.2.-5.4. of the Policy). The website visitor may change their choices at any time and opt-out of cookies.

- 5.2. **Essential Cookies.** Essential cookies are essential and allow the website visitor to access various parts of the website. These cookies are stored on the website visitor's computer, smartphone, tablet, or other device during the website visit or for a specific period of time. They are set in response to the website visitor's actions, which are considered as requesting a service, such as setting privacy preferences, logging in, or filling out a form. These cookies are necessary for the website to function, so they cannot be disabled, and therefore, the user's consent to this category of cookies is not required.
- 5.3. **Analytical Cookies.** Analytical cookies allow tracking the number and sources of visits to enable the Bank to measure and improve the performance of its website. They help the Bank understand which pages are the most popular and which are used the least, as well as how visitors navigate the Bank's website. If a website visitor refuses to use these cookies, their visit will not be included in the Bank's statistics, but it will not limit the website visitor's activities on the Bank's website.
- 5.4. **Marketing Cookies.** Marketing cookies are used to identify desired content for website visitors on this website and provide them with the most appropriate information about the Bank's products and services, improve the customization of Bank content, and expand website visitors' activities on the Bank's website. These cookies may be used for the Bank's advertising campaigns on third-party websites. If a website visitor agrees to the use of these cookies, the Bank may also receive information about trusted partner websites of the Bank, where the website visitor has responded to the Bank's advertisements. If a website visitor refuses to use these cookies, they will be offered general and non-personalized advertisements.

## 6. LIST OF COOKIES USED ON THE WEBSITE

**Essential Cookies** - these cookies ensure the correct operation of the website, providing its basic functions. The website will not function properly without these cookies.

Name	Purpose Storage	Term
_hjAbsoluteSessi onInProgress	Hotjar sets this cookie to determine the first page view session of the user, which is the cookie-set flag True/False.	30 minutes

**Analytical Cookies** - "Google Analytics" and other software cookies are used on the website. These cookies provide anonymous information about the visitor's actions on the website (e.g., visited page, visit date and time, etc.), which is used for statistics and analysis according to the specified purposes.

Company	Name	Purpose Storage	Term
Google Analytics, Google Inc	_ga	To calculate visitor, session, and campaign data and track website usage for website analytics reports. The cookie stores information anonymously and assigns a randomly generated number to recognize unique visitors.	1 year 1 month 4 days
Google Analytics, Google Inc	_ga_*	To retain and count page views.	1 year 1 month 4 days
Google Analytics, Google Inc	_gid	Uses Google Analytics to store information about how visitors use the website, while also creating an analytical report on website performance. Some of the collected data includes the number of visitors, their sources, and the pages they visited anonymously.	1 day
Google Analytics, Google Inc	_gat_gtag_UA_*	Uses Google Analytics to store a unique user ID.	1 minute
Google Analytics, Google Inc	_ga_*	Uses Google Analytics to store and count page views.	1 year 1 month 4 days
Google Analytics, Google Inc	sid	The Sid cookie contains digitally signed and encrypted records of a user's Google account ID and the last sign-in time.	1 year
Hotjar	_hjSessionUser_*	Use Hotjar to ensure that data from subsequent visits to the same website is attributed to the same user ID that is retained by the Hotjar user ID, which is unique to this website.	1 year
Hotjar	_hjFirstSeen	Use Hotjar to identify a new user's first session. It stores a true/false value indicating whether Hotjar saw this user for the first time.	30 minutes
Hotjar	_hjIncludeInSessionSample_3507097	Aggregate statistics on website visits, such as the number of visits, average time spent on the site, and pages read.	30 minutes
Hotjar	_hjSession_*	Use Hotjar to ensure that data from subsequent visits to the same website are associated with the same user ID that is retained by Hotjar, which is unique to this website.	30 minutes
LinkedIn	AnalyticsSyncHistory	LinkedIn sets this cookie to store information about the time of synchronization with the lms_analytics cookie	1 month
LinkedIn	lidc	LinkedIn sets the lidc cookie to facilitate data center selection.	1 day
LinkedIn	UserMatchHistory	LinkedIn sets this cookie for LinkedIn Ads ID synchronizing.	1 month

Company	Name	Purpose Storage	Term
LinkedIn	li_gc	LinkedIn set this cookie for storing visitor's consent regarding using cookies for non-essential purposes.	5 months 27 days

**Marketing Cookies** - these cookies are used to provide users with personalized content based on their browsing history and preferences. They help improve advertising efficiency and enhance the user experience.

Company	Name	Purpose Storage	Term
Facebook	_fbp	Facebook sets this cookie to display ads on Facebook or a digital platform provided by Facebook after visiting the website.	3 months
Twitter	guest_id_marketing	Twitter sets this cookie to identify and track website visitors.	1 year 1 month 4 days
Twitter	guest_id_ads	Twitter sets this cookie to identify and track website visitors.	1 year 1 month 4 days
Twitter	personalization_id	Twitter sets this cookie to integrate and share social media features, as well as to store information on how the user uses the website, for tracking and audience selection purposes.	1 year 1 month 4 days
Twitter	guest_id	Twitter sets this cookie to identify and track website visitors. It records if the user is logged in to the Twitter platform and collects information about advertising preferences.	1 year 1 month 4 days
Twitter	muc_ads	Twitter sets this cookie to collect user behavior and interaction data in order to optimize the website.	1 year 1 month 4 days
LinkedIn	li_sugr	LinkedIn sets this cookie to collect user behavior data in order to optimize the website and make advertisements on the site more relevant.	3 months
LinkedIn	bcookie	LinkedIn sets this cookie from LinkedIn sharing buttons and ad tags to recognize browser IDs.	1 year
LinkedIn	bscookie	LinkedIn sets this cookie to store actions performed on the website.	1 year

## 7. INFORMATION ABOUT THE CONSENT GIVEN FOR COOKIE CREATION

7.1. When visiting this website, the user is presented with a message stating that cookies are being used on the site. If the website user clicks on the "ACCEPT" option, it means that they have agreed to all cookies present on the website and confirm that they have read the information about cookies, their purposes, and cases when information is shared with third parties.

7.2. Regarding "necessary" cookies, user consent is not required because these cookies ensure the complete and uninterrupted display of content on the

<https://www.industra.finance/> website, allowing the site user to log in and receive an appropriate digital browsing and online experience.

## 8. COOKIE REJECTION

8.1. If the website visitor wishes to prevent cookies from being used on their device, they can manage cookie preferences by selecting the appropriate option on the website and indicating "DISAGREE". It should be noted that such changes/choices may affect the functionality of the website, potentially limiting the ability of the website visitor to receive personalized offers or advertisements.

## 9. CONSENT WITHDRAWAL

9.1. At any time, the website visitor can change which cookies the Bank is allowed to use or opt out of cookie usage altogether. The visitor can opt out of all cookies except for the "necessary" ones.

9.2. If the website visitor wishes to give consent or withdraw their consent for analytical and marketing cookies, they should go to the "Bank" section of the Bank's website, then navigate to the "Cookie Policy" under "Bank Policies". There, they should select "change cookie settings" and click on the respective buttons: "DECLINE" cookies which are not mandatory for the full operation of the website or "ACCEPT" all cookies.

## 10. POLICY CHANGES

10.1. If the website visitor has questions about personal data processing, we invite them to review the Bank's Personal Data Processing and Protection Policy, which can be found in the "Bank" section of the Bank's website under "Bank Policies" - "[Personal Data Processing and Protection Policy](#)" or contact the Bank's data protection specialist at [dpo@industra.finance](mailto:dpo@industra.finance).

10.2. The Bank reserves the right to change this cookie policy at any time. All changes to the cookie usage policy will be published at <https://www.industra.finance/>.