

# COOKIE POLICY

## What are cookies?

Cookies are small text files that are sent and stored on your computer, smartphone, or other device that you use to access the Internet. They are created so that the website you visit recognizes your terminal device or to help you and enable you to use the website, its functions, and settings effectively.

## Why do we use cookies?

At VÚB, a.s., we use cookies for various purposes. We use them, for example, to find out your preferences, to navigate between individual websites, to verify your identity and, if necessary, to secure our website.

The cookies used by VÚB, a.s. are safe. Several of them are intended precisely to provide the necessary and essential security to protect your data and accounts.

VÚB, a.s. also uses cookies to ensure the most convenient and efficient use of its website. Cookies that VÚB, a.s. allows you to log in to its website, for example to internet banking, purchase online goods and services, allows us to remember and preserve your preferences regarding browsing our website, such as language settings, list of selected courses for the course ticket, automatic display of the last viewed page on the next visit or, for example, use financial applications to calculate interest, installments, etc.

## How to change cookie settings?

The setting is possible by blocking cookies or blocking the storage of cookies in the device. Instructions for changing cookies can be found in the browser in the "help" option. Various devices such as computer, smartphone, tablet, etc. allow customization of your cookie preferences. You can find the setting of cookies in the most used browsers at the following links:

- [Internet Explorer](#)
- [Firefox](#)
- [Chrome](#)
- [Safari](#)
- [Edge](#)

The permission to use the advertising identifier can be changed in the device settings. How to manage the settings of advertising identifiers can be found at the following links:

- [Android](#)
- [iOS](#)

## WHAT TYPES OF COOKIES DO WE USE?

### *Technical (necessary) cookies*

These technical cookies are necessary to ensure the functioning of our website and can also be used in a similar fashion to store your browsing options and to improve your browsing experience. This includes, for example, the storage of information regarding your website language and currency preferences, as well as cookies that allow us to obtain aggregate and anonymous statistics on the use of the website.

Pursuant to Section 109 par. 8 of Act No. 452/2021 Coll., on Electronic Communications, your prior consent is not required to store such cookies on your device. The storage of such cookies directly on our website cannot be refused.

Name	Owner	Duration	Description
cookie_status_bar	VUB	13 months	This cookie is used by web site to store information about the visibility of the cookie status bar.
fontsize	VUB	13 months	This cookie is used to store the font size for accessibility feature.
gdpr_cookie_consent	VUB	1 year	General purpose platform session cookie, used by sites written in language JSP. Usually used to maintain an anonymous user session by the server.
highcontrast	VUB	1 year	This cookie is used to store high contrast information for accessibility feature.
product	VUB	1 year	This cookie is used by our web site (Public Portal) to store the information about the shopping cart. It contains the products that the user selected for online buying (through the Acquisition Portal).
TS0*	VUB	Session	Safety chain to check integrity.
TSd*	VUB	Session	Safety chain to check integrity.
AEC	Google	6 months	The cookie ensures that requests within the browsing session are made by the user, and not other sites. These cookies prevent malicious sites from acting on the user's behalf without the user's knowledge.
_cs_c	Content Square	13 months	To store cookie consent preferences.
VUBLANG / lng	VUB	1 year	Browser language environment
JSESSIONID	VUB	Session	General purpose platform session cookie, used by sites written in language JSP. Usually used to maintain an anonymous user session by the server.
bwhcvub	VUB	Session	VUB cookies for internal purposes ensuring the functionality of the website.
dwhcvub	VUB	1 year	VUB cookies for internal purposes ensuring the functionality of the website.
cookies-gdpr-policy	VUB/Quatro	1 year	A general-purpose platform session cookie used by sites written in the JSP language. It is typically used to maintain an anonymous user session by the server.

enableCookieCategory	VUB/Quatro	1 year	A general-purpose platform session cookie used by sites written in the JSP language. It is typically used to maintain an anonymous user session by the server.
bid	VUB	1 year	This cookie is used by internet banking.
nib	VUB	Session	This cookie is used by internet banking.
sid	VUB	Session	This cookie is used by internet banking.
f5avra*	VUB	Session	This cookie is used by internet banking.
locale	VUB	13 months	This cookie is used by internet banking.
_hjSession_*	Hotjar	Session	The functionality provides functionality across pages (it contains data about the current session which ensures that subsequent requests within the session window will be assigned to the same Hotjar session).
SOCS	Google	13 months	Stores the user's status regarding their cookie selection.
theme	VUB	9 months	This cookie is used by internet banking.
MIDMZLang	VUB	45 days	This cookie is used by vubdrive.vub.sk.
siLockLongTermInstID	VUB	45 days	This cookie is used by vubdrive.vub.sk.

## Marketing (advertising) cookies

These cookies allow us to better understand your interests (namely by understanding your browsing activity on our website) and showing you personalized advertisements customized to your areas of interest. Use of these cookies are based on your prior consent.

The storage of marketing (advertising) cookies on your device is only possible because of your prior consent in accordance with Section 109 par. 8 of Act No. 452/2021 Coll., on Electronic Communications. We obtain your consent for the use of such cookies in the cookies window on our website.

VÚB, a.s. uses technical solutions on its website that allow you to withdraw and modify your consent at any time. The use of cookies and their authorization on our website is therefore at your free will. Refusing these cookies has no impact on the use of our site.

For the purposes of web analysis, we use Google Signals, which is an extension of Google Analytics services and enables so-called "cross-device tracking" (identification of users using multiple devices). This means that if your Internet-connected devices are connected to a Google account and you have activated the "personalized advertising" options in your Google account, then Google can generate reports about how our website is used (the number of users using different devices), even if you change devices. We do not process your personal data; we only receive statistics based on the function and technology of Google Signals.

Name	Owner	Duration	Description
_gcl_au	Google Ads	persistent	The functionality is: to store and track conversions. Stored data: browsing behavior.
_cs_id	Content Square	13 months	This cookie contains the ContentSquare user identifier.
content_adaptive	VUB	variable duration	This cookie is used by Public Portal to store information about variant of pages to show returning users.

_fbp	Facebook Pixel	3 months	Remarketing (displaying our ads on third-party websites). They help deliver our advertising when you visit Facebook or a digital platform using Facebook Advertising.
ipv6	Microsoft (Bing)	Session	This cookie helps us to target and track the performance of your ad campaign on the Bing Ad Network.
_uetvid	Bing Ads	13 months	The functionality is used to store and track visits to various websites.
_uetsid	Bing Ads	1 day	The functionality is used to store and track visits to various websites. It allows us to communicate with a user who has previously visited our website.
MUID	Microsoft (Bing)	13 months	Identifies unique web browsers visiting Microsoft sites. These cookies are used for advertising, site analytics and other operational purposes.
IDE	DoubleClick	13 months	This cookie is used by DoubleClick (which is owned by Google) to build a profile of a website visitor's interests and serve relevant ads on other sites.
NID	Google	6 months	It helps determine how many times people who click on their ads end up buying their products or services on each device.
CONSENT	Google	45 + 604 days	Consent to Google's use of cookies to store visitor preferences and personalizes ads.
OIDI	Microsoft (Bing)	3 months	This cookie helps us to target and track the performance of your ad campaign on the Bing Ad Network.
test_cookie	DoubleClick	1 day	This cookie is used by DoubleClick (which is owned by Google) to determine whether a website visitor's browser supports cookies.
SRCHD	Microsoft (Bing)	3 months	This cookie is an analytics service that links data from the Bing advertising network with actions taken on the website.
BFB*	Microsoft (Bing)	13 months	This cookie helps us to target and track the performance of your ad campaign on the Bing Ad Network.
_SS	Microsoft (Bing)	Session	Collects information about visitor behavior across multiple websites - this information is used by the website in order to optimise the relevance of the advertisement. The cookie also allows the website to determine how the visitor entered the website.
_RwBf	Microsoft (Bing)	1 year	These cookies are session cookies that are used to maintain the user's status during a browsing session. They can be used for functions such as user authentication, user preferences and session management.
_Rwho	Microsoft (Bing)	Session	These cookies are session cookies that are used to maintain the user's status during a browsing session. They can be used for functions such as user authentication, user preferences and session management.
_EDGE_*	Microsoft (Bing)	Session	This cookie helps us to target and track the performance of your ad campaign on the Bing Ad Network.
SRCHS	Microsoft (Bing)	Session	This cookie is an analytics service that links data from the Bing advertising network with actions taken on the website.

SRCHUID	Microsoft (Bing)	13 months	This cookie is an analytics service that links data from the Bing advertising network with actions taken on the website.
SRCHUSR	Microsoft (Bing)	13 months	This cookie is an analytics service that links data from the Bing advertising network with actions taken on the website.
SRCHHPGUSR	Microsoft (Bing)	13 months	This cookie is an analytics service that links data from the Bing advertising network with actions taken on the website.
ACL	Microsoft (Bing)	3 months	This cookie is used for advertising tracking purposes.
ACLUSR	Microsoft (Bing)	13 months	This cookie allows us to serve relevant ads to visitors via the Microsoft Bing network.
MSPTC	Microsoft (Bing)	13 months	This cookie records information about the visitor. This information is used to optimize the relevance of advertising.
mapc	Bing map	3 months	Enables Bing map features to work successfully.
OGPC	Google Maps	1 month	These cookies are used by Google to store user preferences and information when viewing pages mapped by Google.
USRLOC	Microsoft (Bing)	13 months	Bing uses them to understand a user's interaction with a website.
OTZ	Google	4 týždne	This cookie is used by Google analytics to track information about website traffic. It links the activities of website visitors with other devices that are previously logged in through a Google account. In this way, ads are adapted to different devices.
SNID	GoogleAds	6 months	Function is: to provide ad delivery or retargeting.
__Host-GAPS	Google Accounts	30 days	The Google Accounts cookie is used to log in to our website using your Google Account.
statBrowserIdNew	VUB/Quatro	2 months	This cookie contains a user identifier.
tt_viewer	Teads	1 year	Teads uses this cookie to track user activity across multiple websites and over time. It helps Teads understand user behavior, personalize ads, and measure campaign effectiveness. This cookie collects anonymous data about website visits, including the number of visits, time spent on the website, and pages loaded.

The following table below describes the ADFORM cookies in the visitor's browser that allow VUB Bank to target ads to users, to evaluate how well the ads are working. We provide more information here: [Adform Cookies](#)

Name	Duration	Description ADFORM cookies
C	If: C=1 - 60 days C=3 - 3650 days	Identifies if user's browser accepts cookies. 1 – Cookies are allowed 3 – Opt-out
TPC	7 days	Identifies if user's browser accepts third party cookies
GCM	1 day	Identifies if there is a need to re-check partner's cookie matching existence
CM	1 day	Identifies if there is a need to re-check partner's cookie matching existence
CM14	14 days	Identifies if there is a need to re-check partner's cookie matching existence

token	session	Security token for opt out functionality
otsid	3650 days	Advertiser specific opt-out
uid	60 days	Unique identifier
SR<RotatorID>	1 day	Sequential rotator information – contains total impressions, daily impressions, total clicks, daily clicks, and last impression date
CT<TrackingSetupID>	1 hour	Identifies last click membership for 3rd party pixels on advertiser's pages
EBFCD<BannerID>	7 days	Identifies daily frequency capping for expanding banner
EBFC<BannerID>	7 days	Identifies total frequency capping for expanding banner
CFFC<TagID>	7 days	Compound banner frequency capping
receive-cookie-deprecation	60 days	Technical cookie to access Google Chrome cookieless testing settings

## Statistic (analytical) cookies

At VUB, a.s. we also use cookies to tailor the content of our website to your preferences to provide relevant content. The storage of these cookies also allows us to obtain information about how our website is being used, how the site works when used by visitors, and how we can further improve overall visitor experience to our website.

VÚB, a.s. does not use the data obtained from storing cookies to contact you by post, e-mail, telephone, or other manner. We may use cookies to introduce you to the content of our website that we believe could be of interest to you, but only in connection with VÚB, a.s. products or other products sold directly through VÚB, a.s..

The storage of statistic (analytical) cookies on your device is only possible because of your prior consent in accordance with Section 109 par. 8 of Act No. 452/2021 Coll., on Electronic Communications. We obtain your consent for the use of such cookies in the cookies window on our website.

VÚB, a.s. uses technical solutions on its website that allow you to withdraw and modify your consent at any time. The use of cookies and their authorization on our website is therefore at your free will. But please note that if you change your cookie settings, the functionality of some of pages on our website may be limited and your user comfort may be reduced.

Name	Owner	Duration	Description
Bmuid	VUB	2 years	This cookie is used by the internet banking.
browserData	VUB	1 year	This cookie is used by our web site (Public Portal) to interact with acquisition process (Acquisition Portal).
cdContextId	VUB	2 years	This cookie is used by the internet banking
cdSNum	VUB	2 years	This cookie is used by the internet banking
_ga_*	Google	13 months	This cookie is associated with Google Universal Analytics - which is a significant update to Google's more commonly used analytics service.
web-p-track	VUB	3 months	Tracking cookies are cookies that are either set on a user's web browser by the website they are on or by a third party. These cookies track the user's online behavior i.e., collect their data, such as clicks, shopping preferences, device specifications, location, and search history.



_hjSessionUser_*	Hotjar	1 year	Functionality used for: storing a unique user ID. A Hotjar cookie that is set when a user first accesses a Hotjar script page. It is used to store the Hotjar user ID, unique to that page, in the browser. This ensures that the behavior on subsequent visits to the same page will be assigned to the same user ID.
_dc_gtm_UA	Google Analytics	60 second	Functionality: save the number of service requests.
_vwo_uuid	VUB	13 months	Visual Website Optimizer - This cookie generates a unique identifier for each visitor and is used for the report segmentation feature in VWO and also allows for a more accurate display of data.
_vwo_uuid_v2	VUB	1 year	This cookie calculates unique traffic to the website.
_vwo_ds	VUB	3 months	This cookie stores persistent visitor-level data for the VWO Insights service
_vwo_sn	VUB	30 minutes	This cookie stores session level information
_vis_opt_s	VUB	100 days	This cookie tracks the session created for the visitor, i.e. the number of times the browser is closed and reopened.
_vis_opt_test_cookie	VUB	Session	This file detects whether or not cookies are enabled on the visitor's browser. It also helps to keep track of the number of browser sessions a visitor has completed.
_gat_UA-*	Google Analytics	session	The functionality is: to provide technical monitoring. This period shows the length of the period at which a service can store and/or read certain data from your computer by using a cookie, a pixel, an API, cookieless tracking, or other resources. Stored data: anonymous ID.
_gid	Google Analytics	1 day	This cookie is associated with Google Universal Analytics. It stores and updates a unique value for each page visited. The functionality is: to store and count pageviews.
_cs_s	Content Square	30 minutes	This cookie contains the number of page views within a running session for the ContentSquare solution
_ga	Google	2 years	This cookie is related to Google Universal Analytics - a major update to Google's more commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in every page request on the site and is used to calculate visitor, session and campaign data within site analytics reports. By default, it expires after 2 years, but this setting can be customized by website owners.

### *Third party cookies mentioned above*

With your consent, we use third-party cookie-based technologies to track the use of our services and for marketing purposes.

Please note that our policies, including this Policy and our Notice on Personal Data Processing (Privacy Policy), only apply to the use of cookies for VUB, a.s. purposes and therefore do not apply to use by third parties.

Our third-party partners (such as Meta Platforms, Google, etc.) may also use cookies, web beacons, pixel tags or technologies to collect or receive information from websites, including

our website, and from other places on the Internet and use that information to provide measurement services and target advertising (for example, based on your browsing activities and interests) for their own purposes. Our website allows the following third parties to track you with your consent:

**Bing** ([cookie policy](#))

- Provision of advertising based on interests expressed through internet browsing
- Sending advertising to subjects who have previously visited this site
- Personalising content
- Optimising navigation

**Google Ads** ([cookie policy](#))

- Provision of advertising based on interests expressed through internet browsing
- Sending advertising to subjects who have previously visited this site
- Personalising content
- Optimising navigation

**Facebook** ([cookie policy](#))

- Provision of advertising based on interests expressed through internet browsing
- Sending advertising to subjects who have previously visited this site
- Personalising content
- Optimising navigation
- Content sharing on social networks

**DoubleClick** ([more about service](#))

- VUB,a.s. uses DoubleClick (owned by Google) as its platform for buying advertising displayed on external online media.
- DoubleClick automates the ad buying process and secures ad space based on criteria specified by VUB,a.s. This means that VUB,a.s. external advertising will be personalised and therefore more engaging for the site visitor.
- For example, advertisements on a topic in which the viewer has expressed interest while browsing the VUB,a.s. site may be displayed to the visitor in an advertisement on the site.
- DoubleClick cookies are placed on visitors' devices when the visitor arrives at a VUB,a.s. site that hosts DoubleClick or content such as AdWords (also owned by Google), which may set cookies on DoubleClick's behalf.
- DoubleClick is not a visible component, as a visitor you do not see it anywhere. It is set in the background and the cookie is then bound to the device.
- The data generated by DoubleClick is sent to Google and VUB,a.s. has no control over this data. Google may use this data to display relevant advertising to the visitor on the Internet. VUB,a.s. does not allow external advertising on its own website.

**Teads** ([cookie policy](#))

- Providing advertising based on interests expressed through the Internet browsing
- Sending advertising to entities that have previously visited the website
- Personalizing content

Note: You can also manage third-party cookies that are used, for example, for online advertising, by visiting the [Advertising Alliance's Consumer Choice page](#) or opting out of interest-based advertising by clicking [here](#) if you are located in the European Union.



## Updates to this policy

We may change and update this Cookie Policy on an ad-hoc basis. If we introduce new cookies or make other changes, we will notify you and ask for your consent in accordance with applicable privacy legislation.