Cookies Policy for Swedbank’s Online Resources

This document sets out the use of cookies on www.swedbank.lv, www.manasfinanses.lv, www.businessnetwork.lv, www.nopietnapensija.lv and other online resources of Swedbank AS, explains the purposes for which cookies are used, as well as describing the rights of users to modify and select the use of cookies according to their needs.

Cookies help us provide, improve and protect Swedbank services, ensuring that our offers are better suited for your needs, as well as delivering a more convenient and safer user experience.

What are cookies?

Cookies are small text files stored on your computer or another device used (for example, a mobile phone) when you visit a website. The text file contains information that is used to improve the user experience of visitors to the specific website.

What cookies are used on Swedbank.lv and for what purposes?

Several types of cookies are used - permanent and session cookies. They differ by the purpose of use and the duration of storage. Over time, the cookies used may be updated and adapted for the needs of improving the quality of service delivery, but the general purposes of use are the following:

- **User authentication** – entails user recognition and a safer use of the website.
- **Service provision and maintenance** – cookies that functionally support the provision of Swedbank’s services.
- **Website security and integrity of services** – cookies that help design services by creating the best user experience.
- **Usage statistics and analysis** – provides information about how and how often Swedbank websites are used, what are the user groups and what search tools are used. Cookie statistics may be obtained also from affiliate websites.
- **Offering of services and analysis of customer needs** – cookies that ensure development of offers that best meet customer needs. Third-party cookie information may be used on Swedbank websites.
- A user may be shown most relevant offers also on the online resources of cooperation partners.
How can a user choose and modify the use of cookies?

If you don’t want cookies to be used on your devices, you can change the security settings of your browser. Note that changes in security settings need to be made on each browser individually and the setting methods used may differ.

Please keep in mind, however, that you won’t be able to make full use of Swedbank’s online services through Swedbank websites unless you accept session cookies.

Where to receive information?

Responsibility for use of cookies on the online resources of Swedbank AS and for secure processing of your personal data rests with Swedbank AS. If you have any question or suggestion, please call us on 67 444 444 or e-mail us on info@swedbank.lv.