Swedbank’s Cookie Policy

This document describes the use of cookies on the website of the Estonian companies of the Swedbank Group www.swedbank.ee; Swedbank’s cookie policy is available on Swedbank’s web pages at http://www.swedbank.ee/tingimused/eng and http://www.swedbank.ee/tingimused/business/eng. The list of the Estonian companies of the Swedbank Group is available on the website www.swedbank.ee.

What are cookies?

Cookies are small text files stored on your computer or another device you use (for example, a mobile phone) when you visit a website. This text file contains information that is used to improve the user experience of visitors to the specific website. Cookies help Swedbank provide, improve and protect Swedbank’s services, ensuring that Swedbank’s offers are better suited to your needs, as well as delivering a more convenient and safer user experience.

What cookies are used by Swedbank and for what purposes?

Swedbank uses two types of cookies – permanent and session cookies. They differ by their purpose of use and the duration of storage.

1) **Session cookies** are stored only temporarily for the duration of your visit to the website. We use session cookies for statistics and analysis.

2) **Permanent cookies** are stored for a specific period of time that can range from 1 month to 10 years but if desired, you can delete these cookies from your device yourself. The purpose of the permanent cookies are following:
   - Web browser identification – cookies that enable your web browser to be identified and allow safer usage 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 us design services and create the best user experience.
   - Usage statistics and analysis – cookies that provide information about how Swedbank websites are used and how often, what the user groups are and what search tools are used. Cookie statistics may also be obtained from affiliate websites.
   - Offering services and analysis of customer needs – cookies that help us to develop offers that best meet customer needs.
With time, Swedbank may update and customise their cookies to improve the quality of our services.

**How can a user choose and modify the use of cookies?**

If you do not want cookies to be used on your devices, you can change the security settings of your web browser. You can modify cookie storage notification settings there or simply disable all cookies. You can also choose to delete all cookies that are stored on your device. However, some website functionalities may not function if you disable all cookies. You can disable the use of permanent cookies without affecting website functionalities. You won’t be able to make full use of Swedbank’s online services through Swedbank websites unless you accept session cookies, however. Please note that changes in security settings need to be made on each browser individually and the settings displayed may differ.

**Where can I get more information?**

The Estonian companies of the Swedbank Group are responsible for cookie processing by the online resources of the Estonian companies of the Swedbank Group. If you have any questions or suggestions, please call us on 631 0310 or e-mail us on info@swedbank.ee.