

K&H PÉNZFORGALMI SZOLGÁLTATÓ KORLÁTOLT FELELŐSÉGŰ TÁRSASÁG
COOKIE POLICY

1. What are “cookies”?

When you visit one of K&H Pénzforgalmi Szolgáltató Kft.'s (hereinafter: Company) websites your browser may store a mini file, i.e., a cookie. Some of the cookies used by us are indispensable for the proper operation of our sites, while others collect information related to their use, allowing us to upgrade our sites to offer even more convenient and useful services. Temporary or “session cookies” are erased when the browser is closed while “permanent cookies” stay in your browser for a longer time.

2. What are “cookies” for?

The Company uses cookies on its websites for the following purposes:

- facilitate navigation on our websites and allow for faster downloading
- allow us to regularly improve user experience
- allow us to upload content to our websites best suited to the needs of visitors
- allow us to gain an insight into visitors’ use of our online-based services and introduce improvements based on past experience

3. Types of “cookies” used?

a. Cookies not requiring consent

"Basic cookies"

“basic cookies” facilitate browsing our site and using its functions. Among others, they store the actions taken on the site related to a function or service. Without the use of “basic cookies” the site’s smooth operation cannot be guaranteed. Their term of authorisation is limited to the duration of the visit; “basic cookies” expire whenever you end your session or close your browser.

Session support on our website is carried out in accordance with Section 13/A § (3) of Act CVIII 2001 on electronic commercial services and specific aspects of services related the information society, as stipulated therein.

The website uses the following “basic cookies”:

- JSESSIONID: a “technical cookie” recording the session identifier.

This cookie helps the content manager to treat the user's site visits as an uninterrupted workflow to ensure that specific key functions, such as registration and log in, run smoothly. With the closing of the browser these cookies are erased from the computer.

- LFR_SESSION_STATE + user ID: stores the date and time of the last session activity.

This cookie serves the purpose of anonymous identification, to see the connection between a page view and a previous page view. It helps the flawless operation of

specific functions such as registration and log in. With the closing of the browser window the cookie is erased from the computer.

- PD_STATEFUL_<ID>:

A cookie attached to the content management system used by the page, facilitating the operation of the page. With the closing of the browser window the cookie is erased from the computer.

b. Cookies requiring consent

"Functional cookies"

These "cookies" store information about operational choices (e.g. the selected language, the accessibility settings, the number of search results to display etc.) so that you do not have to make these settings the next time you visit the site. While the site will work even without such preference "cookies" but its operation will be less smooth.

The website uses the following "functional cookies":

- COOKIE_SUPPORT: "cookie support testing cookie"

This cookie allows the content management system used by our page to identify whether the user has blocked the use of the cookie(s). It remains in effect for 2 years following the initial visit.

- GUEST_LANGUAGE_ID: "the cookie stores the code of the selected site language"

This cookie remembers which site language version selected by the user must be used to present content. It remains in effect for 2 years following the initial visit.

- KH_COOKIE_PRIVACY_ACCEPTED: "stores a flag indicating whether the user has accepted our «cookies» policy"

The cookie stores information whether the user has accepted our cookie policy. It remains in effect for 1 year following the initial visit.

- LPVID: online chat cookie helps identify returning visitors with an anonymized ID.

<https://developers.liveperson.com/cookies-and-liveengage-overview.html>

"Statistical cookies"

Certain performance cookies gather not only anonymous information during the analysis. Nonetheless, our objective with these cookies is also the same as for the performance cookies although in order to prevent having access to personal data we apply technical devices and measures (e.g., data masking) yet all obtained information is used for an anonymous analysis of the visitors' behaviour.

Our website uses the following performance cookies:

- Hotjar

This service is used for thermographic analytics. It gathers information about the places of clicks and the movements of the mouse. It anonymously analyses how effectively users can use the website. It can help us develop our content through which visitors can access our services more easily and clearly. When the browser window is closed, it is erased from the visitor's computer.

For detailed information follow this link: <https://www.hotjar.com/cookies>

- Google Optimize

Google Optimize is an A/B, Split and Multivariate for the comparison of the performance of one or two versions of a page. In order to improve the user experience of our website we occasionally run tests that can help us decide on the appearance and operation of certain functions of the website for a simpler use for the visitors. In such cases, the tests appear only for some visitors. This cookie makes sure that the same user sees the same test during their visits. It is valid for 1 year from the visit.

For detailed information follow this link:

<https://developers.google.com/analytics/devguides/collection/analyticsjs/cookie-usage>

- Google Analytics (without remarketing)

These cookies help us to analyze user behavior to optimize our customer focus activities. The full version of GA360 is used, we can use segment for only analytical purpose not for remarketing.

"Marketing cookies"

Marketing cookies are used for two purposes: they allow us to select advertisements that our visitors are most interested in or are most important to them and enable us to display such advertisements on the websites of third parties to them. They also help measure the performance of our campaigns based on the information gathered with them. These cookies generally record the visits of websites, visits to certain product pages, forms and thank you pages, the duration of the visit and the device used.

- Google Ads

For detailed information about the service follow this link:

<https://www.google.com/intl/hu/policies/privacy>

- Facebook

This cookie helps us display personalised offers on the social media pages of Facebook. Its validity varies but it is no more than 3 months from the visit.

For detailed information about the service follow this link:

<https://www.facebook.com/help/cookies/>

- Doubleclick

This cookie helps us to display personalised offers on advertising platforms accessible on different websites. Its validity varies but it is no more than 1 year from the visit.

For detailed information about the service follow this link:

<https://www.google.com/intl/hu/policies/privacy>

4. Maximum security

It is important to stress that the cookies we use do not register any visitor ID or password and therefore their confidentiality is not infringed. The same statement also applies to our electronic banking services in terms of both the default setting of cookies and the use of cookies requiring consent.

5. Checking “cookie preferences”, disabling “cookies”

Modern browsers allow you to change the “cookie” settings. Some browsers allow “cookies” by default although you can change this setting at any time to prevent automatic acceptance. If you change the setting, the browser will ask you every time to decide what to do with the “cookies”.

Please note that “cookies” intended to improve the functionality of our website and to support its processes. If you disable “cookies” you may not be able to use all our website’s functions and the site may not work in your browser as intended.

You can also delete cookies at any time by deleting the browser history.

Follow the following links for detailed information about how to set “cookie” preferences in various browsers:

- [Google Chrome](#)
- [Microsoft Edge](#)
- [Firefox](#)
- [Safari](#)