

## COOKIES POLICY

We use cookies on our website [www.halkbank.mk](http://www.halkbank.mk). Cookies are a small set of data that a website stores on a visitor's computer or mobile device. These files can be read by the web pages you visit and help identify you when you reopen the webpage. These files can be "persistent" or "temporary". Persistent cookies remain on your computer or mobile device even when you turn off your browser (you switch to offline mode), while temporary cookies are deleted as soon as you close your browser. Cookies are used for a variety of purposes, such as: to remember your activities and preferences (language preferences, font size or how website is displayed), to provide you with personalized/customized web content - the page and display its navigation history.

### **Why do we use cookies?**

We use cookies on this website for the following purposes:

- For technical functionality of the website;
- For collecting aggregate and anonymous statistical data;
- To remember your preferences how the page is displayed, such as color contrast or font size;
- For marketing purposes;
- To remember/remind us/you, whether or not you agree with our use of cookies on our website.

When you visit our website, we may collect some data from your search, such as your IP address, which content from the website of HALKBANK AD Skopje you visited, when you visited it, and from which website you were redirected.

### **What kind of cookies do we use?**

#### **1. Mandatory (necessary) cookies which include:**

##### **- Basic cookies (session cookies)**

Session cookies are temporary cookies, which are stored in your browser's cookie file until you have completed the session. These cookies are required for certain applications or functionalities on our website to work properly. Session cookies are used in order to enable you to receive the services you have requested through our website. Without these cookies, the services you requested will not be able to be delivered to you. These cookies will be automatically deleted from your device by interrupting the current session or closing the browser. These cookies can be used to remember your previous activities such as filling out an electronic form for a service or product that we offer, when returning to the previous page during the same session (using the "go back" feature).

##### **- Functional (persistent) cookies**

We use persistent cookies to better serve our customers (for example, providing optimized navigation). These cookies remain in your browser's cookie file for an extended period of time. The time period depends on the choice you make in your browser settings. Permanent cookies allow information to be transferred to the web server every time someone visits the website. They can remember login details that remember the search/session when the user shuts down the browser in order to maintain the user's status. These cookies are stored on your computer or mobile device and are not automatically deleted when you close your browser, unlike session cookies, which are deleted when you close your browser. Persistent cookies are used only to re-identify you on your next visit.

These cookies allow us to remember the preferred options that you have chosen during the previous visit to our website, such as the language, the display of the website, whether a service or product has already been offered to you so that it is not offered to you again, information about which you have enabled a particular feature of the website to function (e.g. videos and visualizations).



### **E-banking cookies**

These cookies are used in the e-banking and mobile banking services of HALKBANK in order to provide a better service (e.g. memorization of the chosen language).

### **2. Analytical cookies that include:**

#### **Third Party Cookies**

These cookies are used for analytics and marketing. They collect information that is used either in aggregate form, to help us understand how our website is used, or how effective our marketing campaigns are, or to help us tailor our website and our applications to improve their use. Cookies can be used in the following categories: Google Analytics, Google Ads.

### **3. Marketing cookies**

These cookies can be placed through our website to show you relevant advertising content. These cookies do not store your personal information directly, but are intended to identify your browser and/or internet device. These cookies can be used on our website to collect information about the products and services of the Bank that you have searched, so that we can provide you with content, recommendations and ads according to your interests, as well as help us in measuring the effectiveness of advertising campaigns. Cookies can be used in the following categories: Facebook Pixel, LinkedIn Pixel, and Visitor\_INFO1\_LIVE (YouTube).

### **Can you delete or control cookies?**

Cookie information is not used for your personal identification. Accepting these cookies is not necessary for the operation of the website, but they would provide you with a better search experience. If you want, you can delete or block these cookies, but if you do, some features of our website may not work properly.

You can delete all cookies that are already on your computer and you can set most browsers to prevent them. If you do this, you may need to manually adjust your preferences each time you visit a website, and some services and features may also not work.

You can set the cookies through the option "Cookie settings" where you can set the cookies that are not required. Clicking the "Deny" button disables analytics and marketing cookies, except for the mandatory cookies that always remain active because they are necessary for the website to function properly.

### **If you do not want to use cookies**

In case you do not want to use cookies as stated, or if you change your mind after agreeing to our use of cookies, you can delete them through your browser. The following are examples of "Do not track preferences" settings. The non-tracking feature allows visitors to not be tracked by websites. This option is available on many browsers, such as:

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

### **Cookies' retention period**

#### **Category: Mandatory cookies**

- Session cookies are automatically deleted by interrupting the current session or closing the browser
- Functional (persistent) cookies remain in the browser cookie file for a period of time depending on the selection you make in your browser settings



### **Category: Analytical (statistical) cookies**

Cookies that are generated for analytical purposes at the first visit/log of our visitors which are saved only the device/browser where they are placed - two years from the moment of their placement.

Cookies that are placed on the device to enable the use of the Google Analytics service and cookies on how visitors use the website to create analytical reports on how the website works - one day from the moment they are set up.

### **Category: Marketing cookies**

- Pixel tracking cookies - three months from the moment of their placement
- Visit cookies set up by YouTube to measure bandwidth to determine if content will be available on a new player interface or the previous one (old) - six months from the date of installation
- Session marketing cookies that are automatically deleted by interrupting the current session or closing the browser
- Persistent cookies (according to the browser settings)

### **Cookie Policy Amending**

The cookie policy will be regularly changed and supplemented in accordance with the changes to our activities and in accordance with the law.