

# Cookie Policy

## Processing of personal data and use of cookies on Danske Bank Group's websites and in Danske Bank Group's digital solutions

### How we process your data when you use Danske Bank Group's websites and digital solutions.

#### What are cookies?

Cookies are passive software files which are stored on your computer or other IT equipment and collect data. Cookies cannot spread viruses or other harmful programs. Cookies do not contain details about, for example, who you are or where you live, but we can use the information about the websites visited with your device together with the other data held about you.

#### General cookie overview

Below is a list of our four types of cookies with a description of what they do and what they are used for along with some examples of cookies we have on our site.

Cookie type	Description	Cookie examples
<b>Necessary (Cat. 1)</b>	These cookies help make our homepage work by activating elementary function such as page-navigation and access to secure areas of the homepage. The site does not function properly without these cookies and you cannot reject these cookies when using our site.	<ul style="list-style-type: none"> <li>• Danske bank cookies</li> <li>• Qbrics</li> <li>• ...</li> </ul>
<b>Functional (Cat. 2)</b>	Functional (or so-called "preference"-) cookies enable our homepage to remember the settings you choose which affect the way the page is shown – eg. language, region. You can reject these cookies in the cookie banner.	<ul style="list-style-type: none"> <li>• Qualtrics</li> <li>• ...</li> </ul>

<p><b>Analytical (Cat. 3)</b></p>	<p>These cookies we use to track our site visitors' behavior on an aggregated level/anonymously in order to measure the performance of our website and thus optimize it. Eg. how do the visitors use our page, what region are they from and what features are they looking at. You can reject these cookies in the cookie banner.</p>	<ul style="list-style-type: none"> <li>• Adobe <a href="#">analytics</a></li> <li>• ...</li> </ul>
<p><b>Marketing (Cat. 4)</b></p>	<p>These cookies enable us to identify you (your device) and profile your behaviour in order to provide direct marketing. We also compare your navigation on our site with data we buy from 3rd party suppliers in order to be more relevant in our marketing to you and to provide direct marketing on other media/sites than our own. You can reject these cookies in the cookie banner.</p> <p>Some 3rd parties set their marketing cookies on our site - in agreement with us - in order for us to compare the interests you have shown on our site to interests you have shown on other webpages. In the section "3rd party cookies" below, you can see which 3rd party, marketing cookies we have on our site along with a link to how they handle your cookie-data.</p>	<ul style="list-style-type: none"> <li>• Adform</li> <li>• Google</li> <li>• Facebook</li> <li>• Twitter</li> <li>• LinkedIn</li> <li>• Celebrus</li> <li>• Adobe (demdex)</li> <li>• ...</li> </ul>

We will keep your cookie data for up to 2 years after it has last been activated (when you visit our site). Cookies set by 3rd parties on our website are not administered by us but by the 3rd parties themselves – you can read the cookie policy of our 3rd party cookie suppliers in the section "*3rd party cookies*" below

**Our purposes for setting cookies**

We use cookie data in connection with:

- 1) our ordinary activities and functionalities and the different solutions we offer, and

2) for the compilation of statistics which, for example, can be used to improve our websites and tailor the experience to your needs and

3) we use some cookies in our marketing, including for profiling and direct marketing purposes, in order to make our advisory services and marketing to you as relevant as possible.

When you log on to any of our digital solutions, such as Danske eBanking, we save information about where and when you (your device) visited our websites. If you do not allow us to use cookies we will not save the information. However, please note that some cookies are *necessary and* are placed in any circumstances, otherwise you would not be able to use our digital solutions.

### **Consent to our use of cookies, revocation of consent, refusal of cookies and deletion of cookies**

When you first enter one of our websites or apps we set cookies that are needed to run, improve and measure the performance of our sites (known as necessary-, functional- and analytical cookies) on your device, and we display a message about our use of cookies, in a banner. By using our site (navigating, clicking on links or by clicking "ok" in the cookie banner) you consent to the use of all cookies including marketing cookies. Marketing cookies will not be set before you start using our site (unless you reject cookies).

If you wish to reject cookies, you must click the link in the banner provided for rejection of cookies. This will remove or deactivate all *functional-and analytical* cookies and no marketing cookies will be set. Necessary cookies are still set for our site to function and to remember your cookie choice.

You can revoke consent by deleting all your cookies, return to our webpage and reject cookies. The procedure for [erasing cookies](#) depends on the browser you use, but you can always find help on how to erase cookies in your browser. Remember to erase cookies in all browsers if you use more than one browser. When you have deleted your cookies you may access our site again and reject cookies and continue without us setting cookies other than the *necessary* cookies needed for use of our services.

You can also completely avoid cookies by disabling use of cookies in your browser. However, you should be aware that disabling use of cookies means that you cannot log on to our digital solutions or use other functions which require cookies.

### 3<sup>rd</sup> party cookies on our site

Some of the marketing cookies enabled on your device when you visit our webpage and have consented to cookies, are owned by 3<sup>rd</sup> parties who process the data that the cookies enable. Below you can read about these 3<sup>rd</sup> parties.

#### ***Adobe Analytics, Adobe Target and Celebrus***

Danske Bank Group uses these tools for performance measurement on an aggregated level and to track user-behaviour across all our digital touch-points - meaning homepages, eBanking and mobile apps. We use these tools to create visit/visitor profiles and segments. Danske Bank Group focus on building relevant and appealing experiences across all of our channels and the visitors' devices - these tools are helping us doing so.

Cookies in this area are categorized as Analytical and Marketing cookies (cat. 3 and 4) – Danske bank owns the data they collect on our site and we decide what it can be used for.

You can read Adobe's privacy policies [here](#)

You can read D4t4 solutions' (supplier of Celebrus system) privacy statement [here](#)

#### ***Adform***

Adform is a trusted partner of Danske Bank who hosts the Data Management Platform (referred to as DMP). The DMP is a system where we collect, control, combine data from data we already have, data collected from our cookies and data from other webpages. In order to tailor the best digital experiences on our own touch-points as well as external media – we mix data we have collected ourselves, data collected by our trusted partners (2<sup>nd</sup> party data) and data from our partners' sources (3<sup>rd</sup> party data) for direct marketing purposes.

All cookies in this area are categorized as marketing cookies (Cat. 4) – Danske bank owns the data they collect on our site and we decide what it can be used for.

You can read Adform's privacy policy [here](#) (and a list of their partners [here](#))

**Facebook, Twitter and LinkedIn**

Danske Bank Group uses re-targeting cookies (also called "pixels") from Twitter, Facebook and LinkedIn. These pixels are used to perform statistical analyses as well as profiling for direct marketing purposes.

The cookies in this area are marketing cookies (Cat. 4). When we/you use these services from Facebook, Twitter and LinkedIn, their cookie rules apply. You can read more about their cookie policies here:

- [Facebook](#)
- [Twitter](#)
- [LinkedIn](#)

**Google Ads conversion tracking**

The Google conversion tracking allows us to know if the traffic we buy from Google's Search Engine has the desired effect.

The cookies in this area are marketing cookies (Cat. 4). When we/you use these services from Google, their cookie rules apply.

You can read Google's Cookie policy [here](#).

**How does Danske Bank process my personal data**

See more on how Danske Bank process personal data [here](#)

**Please note**

If you only ask to be contacted, send us an email or ask to be sent a brochure or the like via our websites, you provide your name and address, email address, telephone number and other details, including your civil registration number. We use this data to process and respond to your enquiry. We do not use cookies to store the data.