COOKIE POLICY

Last update: 13/08/2021

1. INTRODUCTION

MeDirect Bank SA uses cookies to make your our online experience easier. With cookies, we can keep you signed in, remember your site preferences, and show you relevant content. In this cookie policy we are providing information about the different cookies and how they are used on MeDirect Bank SA.

2. WHAT ARE COOKIES?

Cookies are small pieces of text that are stored on the hard drive of your computer, tablet or mobile phone by your browser. You can control how websites use cookies by configuring your browser's privacy settings. Learn more about cookie controls at the bottom of this page.

3. WHAT ARE COOKIES USED FOR?

To enhance your user experience, MeDirect Bank SA uses cookies for the purposes described below:

- Keeping track of information you have provided to us — for example when filling out a form and proceeding to the next step, the website remembers what you have done in the previous step.
- Remembering your preferences or where you left off in your use of the website
- Measuring your use of the website so that we can improve them, tailor our websites to your likely interests
- Understanding your likely interests so we can provide you more relevant ads and content on non-MeDirect Bank SA websites and in non-MeDirect Bank SA apps

4. WHICH COOKIES ARE USED?

First party Cookies (essential cookies)

These are cookies created by MeDirect and will enable you to use our website in an optimal way.

Cookie	Purpose	Duration
warningcookie	Remembers if you have read and closed the information bar with our cookie policy.	Persistent
ASP.NET_SessionId	Ensures that the site will remember what you have done (for example when filling out a form and	Session

	proceeding to the next step, the website remembers what you have done in the previous step).	
RequestVerificationToken	A security cookie to prevent "cross-site request forgery". This is an attack in which an active web session can be misused for malicious purposes	Session
Iesessionid, iesessionsecureid, webchannel	Remembers your active session on the MeDirect platform for internet banking.	Session
MeDirect medirect_cookie, _mls	Remembers your active session on the MeDirect investment platform.	Session
smct_session	Remembers your active session on the MeDirect investment platform. These cookies are in relation to cookie policy management for the Bank to be complaint with GDPR.	Session
_iub_cs-97708747	The number at the end varies based on the ID of the cookie policy. These cookies are in relation to cookie policy management for the Bank to be complaint with GDPR.	1 year
_gat_iubenda_consent_given_purpose_2	The number at the end varies based on the consent given These cookies are in relation to cookie policy management for the Bank to be complaint with GDPR.	Session
__veroc4, smc_spv	These cookies are in relation to cookie policy management for the Bank to be complaint with GDPR.	Session
_pk_id.1.04aa, _pk_id.10.10f8, country, locale, smc_tag	These cookies are in relation to cookie policy management for the Bank to be complaint with GDPR.	1 year
_pk_ses.1.04aa, _pk_ses.10.10f8,	These cookies are in relation to cookie policy management for the Bank to be complaint with GDPR.	1 day
smc_not, smc_sesn, smc_tpv, smc_uid	These cookies are in relation to cookie policy management for the Bank to be complaint with GDPR.	10 years

Third party cookies (optional cookies)

These are cookies created by other companies. They enable us to track the use of the website and to analyze, evaluate and improve the effectiveness of marketing campaigns. The following Third party cookies are used by MeDirect:

Cookie	Purpose	Duration
Google Analytics and Cisco AppDynamics _ga, _gid, _gat, _gcl_au	Enables us to keep statistics on the use of our website so we can keep improving our services and website. We will retain and evaluate information on your recent visits to our website and how you navigate different sections of our website for analytics purposes to understand how people use our website so that we can make it more intuitive.	Persistent
Bing MUID	Microsoft User Identifier tracking cookie used by Bing Ads	Persistent
Linkedin OptanonConsent, ser_app, utag_main, ajs_anonymous_id, ADRUM	Used to authenticate Members and API clients on linkedin. (https://www.linkedin.com/legal/l/cookie-table)	Persistent
Linkedin lang	Tracks the language for linkedin	Session
Appdynamics OptanonConsent, ser_app, utag_main, ajs_anonymous_id, ADRUM	AppDynamics - browser performance management tool uses this cookies to collect web performance data	Persistent
Medirect md_client	Anonymously checks is a user is also a client	Persistent
MeDirect .AspNetCore.Culture, .AspNetCore.Session, .AspNetCore.Antiforgery.<>	Determines the settings used to create the antiforgery cookies.	Sesssion
Medirect luigiCookie	Checks the browser cookie capabilities	Session

Google	These cookies are used to collect information about how visitors use our Site. We use the information to compile reports and to help us improve the Site. The cookies collect information in an anonymous form, including the number of visitors to the Site, where visitors have come to the Site from and the pages they visited. If you do not allow these cookies we will not be able to include your visit in our statistics. You can read the full Google Analytics privacy policy at: http://www.google.com/policies/privacy/.	Persistent
DV, NID, CONSENT, 1P_JAR		
AdForm	This cookie enables us to show advertisements – tailored to your interests – on third party websites based on the pages you visited on the MeDirect website – and to measure the impact of those advertisements on our website.	Persistent
cid, uid,		
Awin	This cookie enables us to measure the impact of MeDirect advertisements shown on third party websites under the AWIN Affiliate Network.	Persistent
_aw_m_(property id) aw (property id)		

5. HOW LONG DO COOKIES EXIST?

Temporary (session): those cookies are only temporary and erased when a user closes a browser.

Persistent: Those cookies that remain on the users' computer, tablet or smartphone for a predesignated period of time.

Sizmek r1, bs.serving-sys.com	This cookie enables us to measure the impact of MeDirect advertisements shown on third party websites.	Persistent
Optimizely optimizelyEndUserId, optimizelyBuckets, optimizelySegments optimizelyPendingLogEvents	This cookie can show different versions of the same webpage, enabling us to test what is most clear and optimise our web pages for a better browsing experience.	Persistent
CrazyEgg _ceg.s, _ceg.u, _ceir	With this cookie we can see which parts of our web pages receive the most attention. Based on this data we can improve our website.	Persistent
Hotjar _hjid, _hjAbsoluteSessionInProgress, _hjTLDTest, _hjIncludedInSessionSample, _hjIncludedInPageviewSample	With this cookie we can see which parts of our web pages receive the most attention. Based on this data we can improve our website.	Session
Test_cookie Doubleclick.net	This cookie is set by DoubleClick (which is owned by Google) to determine if the website visitor's browser supports cookies.	Persistent
Facebook fr,…	This cookie enables us to show advertisements on Facebook – tailored to your interests – based on the pages you visited on the MeDirect website – and to measure the impact of those advertisements on our website.	Persistent
Google Tag Manager _dc_gtm_UA(id property)	This cookie enables us to easily manage and load other scripts and code on a page. Without this cookie, other scripts cannot function properly.	Persistent
TopCompare Dc_lat Dc_rdid	This cookie is used for conversion tracking with regards to an affiliate partnership.	Session

6. CONTROL OF COOKIES

In the 'Privacy and Security' settings of your browser you can choose to delete or disable all cookies from your computer. All browser settings are slightly different, so to manage cookies, you should refer to the relevant

settings within your browser. Keep in mind that certain features of the website may no longer work properly when disabling cookies.

You can also set your browser to only allow the essential cookies, such as cookies that are necessary in order to use our online banking services. Here are some useful resources that provide detailed information about types of cookies:

www.aboutcookies.org

www.allaboutcookies.org,

Below are the links to how a number of popular Browser individually use cookies and how you can manage your cookie preferences:

Apple Safari

Google Chrome

Microsoft Edge

Mozilla Firefox

Opera

Android (Chrome)

Blackberry

Iphone or Ipad (Chrome)

Iphone or Ipad (Safari)

7. CHANGES TO THE COOKIE POLICY

MeDirect t reserves the right to make unilateral changes to this Cookie Policy as it may deem necessary, from time to time or as may be required by Law. Any changes made will be published on this web page

8. CONTACT US

If you have questions or comments about our Cookie Policy, please contact us by email dataprotection@medirect.be or write to us at the address below:

Data Protection Officer
Bld de l'Impératrice 66
1000 Brussels