Cookie Policy

February 2024

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1 Introduction

MeDirect Bank (Malta) plc uses cookies to ensure optimal usage of our services and website. Cookies from MeDirect Bank (Malta) plc are safe for your computer, laptop, tablet or smartphone. In this cookie policy, we are providing information about the different applications of cookies and how they are used on the MeDirect Bank (Malta) plc website (www.medirect.nl)

2 What are Cookies?

Cookies are small pieces of text sent to your web browser by a website you visit. A cookie file is stored in your web browser and allows the service or a third party to recognise you and make your next visit easier, by providing a service that is more useful to you.

3 What are Cookies used for?

Cookies are used to collect information about how you interact with our website, as well as web-related products and services. Cookies help us understand what you like and do not like about our website. With cookies, we are able to provide a more enjoyable and customised experience for our clients.

4 Which Cookies are used?

Cookies may be split into two broad categories based on their lifespans, as follows:

- **Session:** Those cookies that are erased when a user closes a browser. Session cookies enable us to track the use of our website and to analyse and evaluate the effectiveness of our marketing campaigns and activities. The information collected through these cookies is not stored and cannot be used to identify you as an individual. We do not share the information gathered through Session cookies with third parties.

- **Persistent:** Those cookies that remain on the users' computer for a predesignated period.

4.1 Persistent Cookie
The following Persistent cookies are used by MeDirect Bank (Malta) plc:

4.1.1 Public site & Onboarding

Cookie	Purpose	Duration	Type
ADRUM	AppDynamics - browser performance management tool uses this cookie to collect web performance data.	Persistent	Measurement
_ga, _gcl_au, _gid	Keeps language and cookie notice dismissal information.	1 year	Functionality
Fr, _fbp,	With this cookie we can show advertisements on Facebook, adapted to your interests, based on the pages you have visited on the website of MeDirect. Thanks to these cookies, we can also use the impact of these advertisements on our website measure.	6 months	Marketing
_iub_cd-97708747, _pk_id.1.04aa, _pk_id.10.10f8, _pk_ses_.104aa, _pk_ses.10.10f8, country, locale, smc_not, smc_sesn, smc_tag, smc_tpv, smc_uid	Iubenda – These cookies are in relation to cookie policy management for the Bank to be complaint with GDPR.	1 year	Necessary
.AspNetCore.Antiforgery.*, __RequestVerificationToken	Security cookie to protect clients from attacks.	1 year	Functionality
_pk_id.*, _pk_ses.*, elementor, _hj*	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.	1 year	Measurement

Et, to0, etuid, etuix	Used to identify anonymously your browser type and version	1 year	Functionality
Cf_ob_info, cf_use_ob, _cd,	Cloudflare cookie to help performance of pageloads and caching.	Persistent	Experience
YSC, VISITOR_INFO1_LIVE, yt.innertube::nextId, yt-remote-device-id, yt-remote-connected-devices, yt.innertube::requests	Youtube cookie so that youtube can remember the user and show video according to preference.	1 year	Marketing

4.1.2 Login & eBanking

Cookie	Purpose	Duration	Type
ADRUM	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	Measurement
_ga, _gid, , _gcl_au , _hj*, Optimizely*	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.	1 year	Experience
md_client	Anonymously checks if a user is also a client.	Persistent	Experience
DV, NID, CONSENT, 1P_JAR	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.	DV: 1 day NID: 6 months	Experience

	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/.	CONSENT: Persistent 1P_JAR: 1 month	
MUID, IDE. _fdp, ANONCHK, lang, bcookie, lidc, li_gc, _uetsid, _uetvid, SRM_B, _uetvid,_uetsid, _clck,_clsk	Cookie to uniquely identify web browsers visiting sites, used for advertiment and analytics from various sites (facebook, linkedin etc)	1 year	Marketing
_dc_gtm_*	This cookie enables us to easily manage and load other scripts and code on a page. Without this cookie, other scripts cannot function properly	1 year	Functionality
_hj*	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	5 years	Experience

4.2   Session cookies (optional cookies)

The following Session cookies are used by MeDirect Bank (Malta) plc:

4.2.1   Public Site & Onboarding

Cookie	Purpose	Type
_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.	Experience

medirect_cookie, _mls	These are used to optimise the experience of the user.	Experience
smct_session, _gat_iubenda_consent_given_purpose_2, __veroc4, smc_spv	**Iubenda** – These cookies are in relation to cookie policy management for the Bank to be complaint with GDPR.	**Necessary**
Medirect_cookie, TS01d5be27, md_client, .aspnetcore.mvc.cookietempdataprovider, ASP.NET_SessionId, JSessionID	Cookie used to store client info within the session	Functionality

4.2.2   Login & eBanking

Cookie	Purpose	Type
_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.	Experience
_dc_gtm_<id>	This cookie enables us to easily manage and load other scripts and code on a page. Without this cookie, other scripts cannot function properly.	Functionality
.AspNetCore.Antiforgery.*, .AspNetCore.Session, .AspNetCore.Culture	Determines the settings used to create the anti-forgery cookies.	Functionality
luigiCookie	Checks the browser cookie capabilities	Functionality
Test_cookie	To determine if the browser supports cookie	Functionality
Medirect_cookie, md_client	Cookie used to store client info within the session	Measurement

5   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 allow only 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
- Cookie settings Internet Explorer

Below are the links to how a number of popular browsers 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)

5.1   Third Party Cookies

MeDirect Bank (Malta) plc may provide links to sites operated by third parties over which MeDirect Bank (Malta) plc has no control and which may have privacy and cookie policies, which may differ from ours. These links are provided for your convenience. We strongly recommend that you read the relative cookie and privacy policies governing the way that these third-party websites collect and use information. MeDirect Bank (Malta) plc shall not be held responsible or liable for third parties' privacy practices.

6   Changes to the Cookie Policy

MeDirect Bank (Malta) plc 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 to this Cookie Policy will be updated in this document.

7 Contact Us

If you have questions or comments about our Cookie Policy, send us an email at dataprotection@medirect.nl or by post at:

'Data Protection Officer'
MeDirect Bank (Malta) plc,
The Centre, Tigne Point,
Sliema, TPO 0001, Malta