

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

Session cookies: These cookies have a life from the moment you open your browser and until you close it again. When you close your browser, these cookies are automatically erased.

Persistent cookies: These cookies have a predefined lifetime and remain in your browser until they expire or you delete them. These cookies show if the device has visited the site before.

Global cookies: A global cookie is a cookie which can be placed on any page on our websites.

Local cookies: A local cookie is a cookie which can only be placed on selected pages.

First-party cookies: These are our own cookies.

Third-party cookies: These are cookies placed by third parties by agreement with us.

Cat. 1 cookies – functional/essential: These cookies are so-called functional cookies which ensure that a given function or a given website can operate wholly or partly. They are, for example, used in connection with chat and help as well as our questionnaires.

Cat. 2 cookies – operational/non-essential: These cookies are so-called operational cookies, which are used for marketing and to optimize

user experience of our websites and apps. They are, for example, used to make a website more relevant to the user based on statistics and content improvement.

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 session- and functional cookies are placed in any circumstances, as you would otherwise not be able to use our digital solutions.

You can read more about the various cookies we use and why in the section 'The cookies we use'.

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 on your device (functional and non-essential) with a message about our use of cookies displayed in a banner. You consent to the use of cookies by continuing to use our website. 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 non-essential cookies. Simply closing the banner or window will not reject cookies. Functional cookies are still set for our site to function and to remember your choice. If you wish to revoke your consent or completely avoid cookies, you must disable 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 that the web page in question can remember your choices.

We cannot erase all cookies once they have been placed in your browser, some cookies we can only de-activate. Some 3rd party cookies may send information to 3rd parties before you reject cookies. However, all browsers allow you to erase cookies individually or all at once.

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 needed for use of our services.

The cookies we use

Description of the various types of tools and cookies we use

First-party cookies

Adobe Analytics, Adobe Target and Celebrus

Danske Bank Group uses these tools 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.

The cookies used are either persistent or session cookies and are a mix of both global and local cookies.

All cookies in this area are categorized as operational (cat. 2) cookies.

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

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

AppDynamics

AppDynamics is a trusted partner of Danske Bank whose tool ensure that our IT services are performing well.

The cookie is a global, session cookie

The cookie is operational (Cat. 2)

You can read AppDynamics privacy policies [here](#)

Third-party cookies

Egain

Egain is a trusted partner of Danske Bank whose tool gives us the possibility to start chats with visitors and to offer relevant help in relation to the pages visited.

You can read about Egain's privacy policies [here](#).

The cookies are persistent and local cookies.

All cookies in this area are categorized as either functional (Cat. 1) or operational (Cat. 2) cookies.

Qualtrics

Qualtrics is a trusted partner of Danske Bank. Danske Bank Group uses the Qualtrics user survey tools "Research Suite and Site Intercept".

You can read about Qualtrics' privacy policies [here](#)

The cookies in this area are mixed persistent and session cookies and are local cookies only.

All cookies in this area are categorized as operational (Cat. 2) cookies.

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 (2nd party data) and data from our partners' sources (3rd party data) for direct marketing purposes.

You may see a list of Adform's partners [here](#).

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

The cookies in this area are mixed persistent and session cookies and are local cookies only.

All cookies in this area are categorized as operational (Cat. 2) cookies.

Qbrick

Qbrick is a trusted partner of Danske Bank. Danske Bank Group uses the Qbrick services to show us how users interact with video on our sites.

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

The cookies in this area are mixed persistent and session cookies and are global cookies only.

All cookies in this area are categorized as operational (Cat. 2) cookies.

Re-targeting pixels and Social media plugins

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.

On some of our websites you can link to/use the 'Like' button of Facebook, Twitter and LinkedIn. You should be aware that if you do so, Facebook, Twitter and LinkedIn will receive data about your browser, IP address and the page you are visiting on the Danske Bank site.

The cookies in this area are mixed persistent and session cookies and are local cookies only.

All cookies in this area are categorized as operational (cat. 2) cookies.

When we/you use these services from Facebook, Twitter and LinkedIn, their cookie rules apply in addition to ours. You can read more about these cookie rules here:

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

We have shared data responsibility with Facebook, Twitter and LinkedIn. This means among other things, that if you have any queries as to how your data is processed you may contact either us or Facebook, Twitter, LinkedIn and as may be relevant.

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.

You can read Google's privacy statement [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.