Cookie Policy

This cookie policy aims to introduce the specificities and expediency of the use of cookies.

I. What are cookies and what are they used for?

Cookies are small text files containing data which is recorded by your browser on your computer or device temporarily, for the duration of your visit or for a longer period, depending on the type of cookie. Through cookies a website can be made easier to use and contribute to a better user experience. Each cookie is unique to your browser and contains anonymous information.

II. What kind of cookies do we use and why?

The following types of cookies are used according to their intended purpose:

Strictly necessary (basic) - these are cookies that support basic technical aspects of the site, without which it would not function properly. These are cookies intended for identification of the current user session and control and protection of the connection security. This type of cookies is automatically deleted after the end of your browser session or is kept for a limited time to ensure flawless work with the site.

Analytical (statistical) - these cookies help site owners learn how visitors interact with their sites by collecting and reporting anonymous information. This allows, analyzing such data, to introduce solutions aimed at improving the product portfolio and/ or the user experience on the site.

Personal (personalization) - this includes cookies, such as cookies for saving information about language selection, location and display settings based on the type of device used to access the site. The objective is to prevent the need for repeated selection of settings, which you have already confirmed or rejected during a previous site visit or during the current session.

Advertising (marketing) - this type of cookies allows personalization of the site ads, as well as measuring ad and promotional campaigns performance. Cookies are often placed by external ad networks (third parties) in compliance with pre-established

conditions. They serve to adjust ads and marketing campaigns according to your preferences. They also help you see content that you are really interested in. The information from these cookies is anonymous.

III. Information about the cookies actually used

Name	Type	Supplier	Validity	Objective
ASP.NET_SessionId	Basic (session)	municipalbank.bg	Session duration	Supports browser session in sync with page load requests
__utm.gif	Analytical	google-analytics.com	Session duration	This is a Google Analytics code, which collects details regarding the user browser and computer
__utma	Analytical	municipalbank.bg	2 years	Used by Google Analytics, to collect information from the user of the number of site visits, as well as the date of the first and last visit
__utmb	Analytical	municipalbank.bg	Session duration	Records a time tag with the exact time of the site visit by the user. Used by Google Analytics to calculate the duration of the site visit.
__utmc	Analytical	municipalbank.bg	Session duration	Records a time tag with the exact time when the user left the site. Used by Google Analytics to calculate the duration of the site visit
__utmt	Analytical	municipalbank.bg	Session duration	Used by Google Analytics, to regulate the speed of sending server queries
__utmz	Analytical	municipalbank.bg	6 months	Used by Google Analytics

				to collect information about the location from which the user reaches the site, the search engine used, what link has been clicked, and what search term was used for the search

IV. Consent to use cookies

Upon your first site visit and before you start using the page, your consent to the use of cookies shall be obtained. Therefore, there is a one-time pop-up window that notifies you of the use of cookies and asks for your consent to use them.

V. Blocking and Deleting Cookies

By default all browsers allow the use of cookies. If you want to restrict cookies or block them, you can do that by changing the relevant settings of your browser. You can block all types of cookies, accept only basic cookies, or delete all cookies when exiting the browser. More information is available from your browser's help menu or if you visit the official site of the browser manufacturer.

> You need to know that when disabling cookies, some items or the full functionality of the site may not be available.

VI. Further and more technical information

More information about cookies, browsers and how they operate, as well as recommendations for general information protection can be found at:

http://www.allaboutcookies.org

https://developers.google.com/analytics/devguides/collection/analyticsjs/cookie-usage

If you're most concerned about third-party advertising cookies generated by advertisers, you can manage (disable) them here:

http://www.youronlinechoices.com/bg/

"Google Analytics" (provided by Google Inc., 1600 Amphitheater Parkway, Mountain View, CA 94043, USA) - is a popular analytical web service provided by a third party - Google, which uses cookies to analyze the way visitors use a certain site. You may learn more about using the service in Google's Privacy Policy:

https://policies.google.com/privacy?hl=bg#

You can object to the collection and processing of your Google Analytics data by downloading and installing the appropriate browser plug-in from the following link:

https://tools.google.com/dlpage/gaoptout?hl=en

VII. Final provisions

§1 This Policy is adopted by the Management Board of Municipal Bank AD on xx.05.2018 and enters into force on xx.05.2018.