

## Use of Cookies on Website <https://indexo.lv/>

The purpose of these rules for use of cookies is to inform about processing of cookies carried out by following INDEXO Group companies in Latvia.

1. IPAS "Indexo", unified registration number: 40203042988, address: Roberta Hirša 1, Riga, is a licenced investment management company, the first to offer modern, low-cost 2<sup>nd</sup> pension pillar plans in Latvia;
2. Indexo Atklātais Pensiju Fonds AS, unified registration number: 40203248944, address: Roberta Hirša 1, Riga, is a licenced private pension fund offering 3<sup>rd</sup> pension pillar plans with a unique robotised distribution of investments;
3. INDEXO Banka, unified registration number: 40203448611, address: Roberta Hirša 1, Riga, is a bank offering banking and finance services.

All these entities collectively are deemed to be a controller. Cookies are used on website <https://indexo.lv/> (hereinafter referred to as the Website).

When using the Website you have an option to either accept or reject cookies. By accepting you confirm that you have familiarised yourself with information regarding cookies, the purposes of use thereof and cases when information is shared with third parties.

If you choose to reject cookies or wish to withdraw an earlier consent, you have to change cookie settings of the internet browser on your device.

### Information on Cookies

There are two types of cookies: session or strictly necessary cookies and persistent cookies. The following text explains these concepts to help you better understand the nature of cookies and why we use them.

#### Session (or Strictly Necessary) Cookies

Session or strictly necessary cookies allow the recognition of your browser and device, the Internet Protocol (IP) address assigned to your device when you visit a specific site, and the memorization of any changes or choices made on the site, making them usable on other sections of the Website. Session cookies are not permanent – their activity ends when you close the browser where you viewed the site or stop the session on the specific Website. These cookies help ensure the Website's security and basic functionality. Session cookies are never stored on the device's hard drive and do not collect any information from the device.

#### Persistent Cookies

Persistent cookies are stored on your device, with which you browse the site, for a specific predefined period, calculated from the end of the browsing session on the Website. The saved cookies allow the application of the user's choices or actions on the site each time you visit the site. These cookies are used, for example, to analyze the number of Website users, the average time spent in a specific section of the site, and how you accessed the site and how it is used. Analyzing the collected data can lead to improvements in the site's performance.

The cookies used on the site are categorized as follows:

- **Strictly Necessary Cookies** – These cookies ensure the Website's functionality, such as user login and account management. The Website cannot be used properly without these cookies.
- **Performance Cookies** – These analysis cookies are used to see how visitors use the Website. These cookies cannot be used to directly identify a specific visitor.
- **Targeting Cookies** – Marketing, including credit marketing cookies. These cookies are used to identify visitors across different Websites, such as content partners and ad networks. Companies can use these cookies to create a visitor's interest profile or show relevant ads on

other Websites. Marketing, including crediting cookies, is necessary to offer ads that are more relevant to your interests, including showing you ads related to crediting, limiting the number of times an ad is shown, and helping to measure the effectiveness of advertising campaigns.

- **Functionality Cookies** – These cookies are used to remember information about Website visitors, such as language, time zone, and enhanced content.

## Withdrawal of a Person's Consent and Restricting Use of Cookies

You can change cookie settings at any time in the internet browser of your device. For example, you can revoke the consent granted to saving cookies by ticking the function that enables rejection of all cookie saving proposals in your internet browser. You can find these settings in "Options" or "Preferences" menus of your internet browser. You can find additional information on how to configure your device's internet browser on the following internet browser homepages:

- Chrome: [Google Chrome Help Center](#).
- Firefox: [Cookies - Information that websites store on your computer](#),
- Safari: [Manage cookies and website data using Safari](#).
- Edge: [Microsoft Edge, browsing data, and privacy](#).
- Opera: [Security and Privacy in Opera \(Referrals, redirections, and cookies\)](#).

Additional information regarding restricted use and deletion of cookies is available here: <https://www.aboutcookies.org/>.