Cookie Information

Document	Cookie Policy
Version	1.0
Part of	Data Protection Policy
Document owner	Data Protection Officer
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1. What cookies are

1.1 A cookie is a small text file stored on your device when you visit a website. Cookies are used to make the website work, to remember your choices and, in some cases, to measure how the website is used. The same rules apply to similar technologies, such as browser local storage, pixels and scripts.

2. Legal basis

2.1 Under Chapter 9, Section 28 of the Swedish Electronic Communications Act (lagen (2022:482) om elektronisk kommunikation), which implements Article 5(3) of the ePrivacy Directive 2002/58/EC, information may be stored on or retrieved from your device only if you have been informed of the purpose and have given your consent. An exception applies to cookies that are strictly necessary in order to transmit a communication or to provide a service that you have expressly requested.

2.2 Strictly necessary cookies are therefore used without consent. All other cookies are set only after you have given consent. Consent is voluntary, and the website works even if you decline. The processing of personal data resulting from cookies is carried out on the basis of your consent under Article 6(1)(a) GDPR, or, for strictly necessary cookies, on the basis of legitimate interests under Article 6(1)(f) GDPR.

3. How to give and change your consent

3.1 The first time you visit the website you are asked to choose which categories of cookies you accept. Declining all non-essential cookies must be as easy as accepting them, and must require no more clicks.

3.2 You can change or withdraw your consent at any time via a link or button on the website. Withdrawal takes effect going forward and does not affect processing that has already taken place. Cookies already set are deleted when you withdraw your consent.

3.3 You can also block and delete cookies in your browser settings. If you block strictly necessary cookies, parts of the website may stop working.

4. Cookies used on the website

Name	Provider	Purpose	Category	Storage period
`nordic_re_finance_ab_session`	Nordic Re-Finance AB	Distinguishes visitors so that the website functions, and keeps your language choice during the visit	Strictly necessary	120 minutes from your last page view
`XSRF-TOKEN`	Nordic Re-Finance AB	Security token that protects the forms on the website against cross-site request forgery	Strictly necessary	120 minutes from your last page view
`nrf_cookie_consent` (browser local storage)	Nordic Re-Finance AB	Stores your cookie choices so that you are not asked again on every page	Strictly necessary	Stored until you clear your browser storage
`_ga`	Google Ireland Limited	Statistics on how the website is used. Distinguishes visitors in Google Analytics	Statistics – consent required	2 years
`_ga_G-EDM7VW4SFM`	Google Ireland Limited	Statistics on how the website is used. Keeps the state of the Google Analytics session	Statistics – consent required	2 years

4.1 No marketing or advertising cookies are used on the website. The statistics cookies in the table are set only after you have given consent, and are deleted when you withdraw it.

5. Recipients and transfers outside the EU and EEA

5.1 Third-party cookies mean that the provider obtains information about your visit. The providers are listed in the table in section 4. Several common providers of analytics and marketing tools are established outside the EU and EEA, which means that a transfer to a third country takes place.

5.2 Such a transfer is made only on the basis of an adequacy decision or the European Commission's standard contractual clauses under Implementing Decision (EU) 2021/914, supplemented by a documented transfer impact assessment and the additional safeguards that the assessment shows to be necessary. Google Analytics is the only third-party service that sets cookies on the website. Our contracting party is Google Ireland Limited, established in the EU, and onward transfers to Google LLC in the United States are made on the basis of the European Commission's standard contractual clauses together with the additional safeguards set out in Google's data processing terms.

6. Your rights and how to contact us

6.1 You have the right of access, rectification, erasure, restriction and data portability, and the right to object to processing based on legitimate interests. How to exercise these rights is set out in our privacy policy at www.nordicrefinance.se.

6.2 Questions about cookies may be sent to dataskydd@nordicrefinance.se. You may lodge a complaint about the processing of personal data with the Swedish Authority for Privacy Protection (Integritetsskyddsmyndigheten), imy@imy.se, and about the use of cookies with the Swedish Post and Telecom Authority (Post- och telestyrelsen), pts@pts.se.