

KUVEYTTURK.COM.TR DISCLOSURE NOTICE FOR THE USE OF COOKIES

This disclosure notice has been prepared by KUVEYT TÜRK KATILIM BANKASI A.Ş., as the data controller, in compliance with Article 10 of Turkish Personal Data Protection Law No. 6698 (the “Law”), as well as the Turkish Communiqué on Principles and Procedures to be Followed in Fulfillment of the Obligation to Inform.

You can access our bank’s disclosure notice at

The table below provides information about our bank, which handles the processing of your personal data.

Address	Büyükdere Cad. No:129/1 34394 Esentepe / ISTANBUL
MERSIS (Turkish Central Registration System)/Register Number	0600002681400074 / 250489

This Cookie Disclosure Notice is intended to provide you with detailed information about the purposes and categories of cookies used on our website, as well as to explain how you can effectively manage these cookies in relation to the automatic collection of personal data through the installation of cookies on your device.

For non-essential cookies used on our website, we diligently obtain explicit consent from our users. Moreover, we ensure that users have the flexibility to modify their consent settings at any point in time. Users are encouraged to explore the different cookies deployed on our website via the cookie management panel. This panel offers users the convenience of configuring their preferences through the “on” or “off” toggles for all cookies, except for those that are mandatory. Furthermore, this user-friendly panel empowers users to adjust their preferences conveniently whenever they see fit, providing a seamless and hassle-free experience.

A. Types of Cookies

Types of Cookies by Duration of Use: On our website, we use two distinct types of cookies, each distinguished by its duration of use. Session cookies play a pivotal role in maintaining the uninterrupted flow of your session. Notably, these cookies are automatically removed from your system once you close your web browser. In contrast, persistent cookies are not deleted when you close your web browser. Instead, they are programmed to either self-expire on a specific date or after a predetermined time interval.

First-Party and Third-Party Cookies: A cookie is categorized as first-party or third-party depending on its source, specifically the domain responsible for its placement. First-party cookies are those that originate directly from the website visited by the user. In other words, they are linked to the internet address displayed in the browser’s address bar, which, for example, would be “kuveytturk.com.tr” in the case of our website. In contrast, third-party cookies are not sourced from a domain that the user is currently visiting. These cookies are deposited by domains other than the one displayed in the user’s address bar.

Types of Cookies by Intended Use: We use the following cookies on our website based on their intended use:

1. Strictly Necessary Cookies:

These cookies are essential to ensuring our website functions properly. They are essentially first-party cookies that process personal data for the duration of the session (except for cookies related to your privacy preferences, as these cookies last longer than the session duration) and are automatically deleted when the session ends. These cookies are required in order to provide the information service you've requested, such as enabling you to log in, fill out forms, and remembering your privacy preferences. Additionally, we use first-party cookies for performance and analytical purposes. This allows us to track the number of visitors and analyze website traffic, enabling us to measure and enhance our website's performance. These cookies help us gain insights into the popularity of specific pages on our website, distinguishing between the most and least visited. Furthermore, these cookies enable you to create a user account, as well as to log in and navigate our website seamlessly. Persistent cookies, which remain on your computer or mobile device even after you close your browser or application, are used to identify you when you return to our website.

2. Functionality Cookies:

These cookies are used to enhance our website's performance and to personalize it to you. They ensure that your preferences (except privacy-related ones) are retained when you revisit the site.

3. Performance and Analytics Cookies:

We collect information about your usage of the websites and applications, such as the pages you view and the average duration of your visits. This data helps us enhance the overall functionality and user experience for all visitors.

4. Advertising and Marketing Cookies:

Our partners use these third-party cookies to understand your interests better and show you advertisements that are relevant to you. These cookies are used by our partners to profile you according to your interests and to show you relevant advertisements.

B. Legal Grounds for Processing Your Personal Data

Strictly Necessary Cookies enable you to create a user account, as well as to log in and navigate our website seamlessly. If you choose not to allow the use of these cookies, you may have difficulties accessing some areas of Kuvaytturk.com.tr. Persistent cookies, which remain on your computer or mobile device even after you close your browser or application, are employed to identify you when you return to our website. Any personal data collected through these cookies is processed under the grounds in Article 5(2)(c) of the Law, which reads "Processing of the personal data of the parties of a contract is necessary, provided that it is directly related to the establishment or performance of the contract", or item (f), which reads "Processing of data is necessary for the legitimate interests pursued by the data controller, provided that this processing shall not violate the fundamental rights and freedoms of the data subject".

Advertising and Marketing Cookies are used by Kuveyt Türk’s business partners with the knowledge and consent of Kuveyt Türk. These cookies are employed to create user profiles based on your interests and display advertisements that are relevant to you. Why we use cookies:

- To show relevant and personalized ads
- To limit the number of ads shown
- To measure the effectiveness of an advertising campaign
- To remember your visit preferences

Your personal data, which is collected through these cookies, only undergoes processing with your explicit consent, in line with paragraph (1), Article 5 of the Law.

Functionality Cookies are used to enhance our website’s performance and to personalize it to you. They ensure that your preferences (except privacy-related ones) are retained when you revisit the site. Your personal data, which is collected through these cookies, only undergoes processing with your explicit consent, in line with paragraph (1), Article 5 of the Law.

Performance and Analytics Cookies empower us to track your website usage, such as the pages you visit most frequently, any error messages you encounter, and how long you spend on our website. This information helps us to enhance our content and services to better meet the needs of our visitors. We take this information into account when improving our content and services based on visitors’ needs.

Your personal data, which is collected through these cookies, only undergoes processing with your explicit consent, in line with paragraph (1), Article 5 of the Law. You have the option to disable these cookies through the cookie management panel. Nevertheless, it is important to note that without these cookies, we will not have the ability to assess the performance of our website or implement meaningful enhancements to optimize your browsing experience.

Chatbot

Our bank is equipped with a chatbot application on its website, identifiable by an icon located in the bottom right-hand corner when you access the homepage. The chatbot is software designed to provide information or execute transactions through user dialogue, typically via text, and, on occasion, through speech. If you choose to make use of this service, specific cookies outlined in the table below will be stored in your browser. Your personal data will be processed under the grounds stipulated in paragraph (1), Article 5 of the Law, provided that you initiate the process yourself and grant your explicit consent.

Information about the cookies on our website is given in the table below:

Cookie Name	Purpose	Type of Use	Storage Time
TS01038999	Used for security and fraud prevention reasons.	Strictly necessary	-
TS014636ae	Used for security and fraud prevention reasons.	Strictly necessary	-
ASP.NET_SessionId	A general-purpose platform session cookie used by websites built with Microsoft	Strictly necessary	Triggered when you leave the site.

	.NET-based technologies. Its primary function is to assist the server in preserving an incorporated user session.	session cookie	
__RequestVerificationToken	A type of cookie that prevents unauthorized content from being sent by web applications. Protects against attacks.	Strictly necessary	Throughout the session
__hangipix_uid	Used for session-related transactions.	Strictly necessary	-
__hangipix_ssid	Used for session-related transactions.	Strictly necessary	-
__hangipix_ssrc	Used for session-related transactions.	Strictly necessary	-
Jetlink-Visitor-UserChatId	Retains the chat ID to which the user is connecting.	Functionality	29 days
Jetlink-Visitor-UserId	When the user sends a message, the ID assigned to them is retained.	Functionality	29 days
Jetlink-Visitor-VisitorId	Retained to enable the user visiting the site to be recognized.	Functionality	29 days
Jetlink-Visitor-Email	Allows the email address provided by the user to be retained.	Functionality	29 days
Jetlink-Visitor-Phone	Allows the phone number provided by the user to be retained.	Functionality	29 days
Jetlink-Visitor-Name	Allows the name given by the user to be retained.	Functionality	29 days
Jetlink-Visitor-Surname	Allows the last name given by the user to be retained.	Functionality	29 days
Jetlink-BalloonNotificationUrls	Allows the URL address with which the user communicates to be retained.	Functionality	29 days
pageviewCount	Allows site visitors and site owners to quickly and easily see how many people have visited that page or viewed that post.	Performance and analytics	During the time the browser is open throughout the session
_cls_v	Used for web analysis and statistical purposes.	Performance and analytics	During the time the browser is open throughout the session

_cls_s	Used for web analysis and statistical purposes.	Performance and analytics	During the time the browser is open throughout the session
_ga	Retained for the purpose of distinguishing users, tracking the number and times of previous visits, ascertaining the duration of a user's stay on the website, and recording the source from which the user arrived (e.g., a search engine, another website, or direct input into the browser). It is a third-party cookie.	Performance and analytics	2 years
DSID	A kind of cookie used by the DoubleClick advertising service to identify a user logged in to non-Google sites and to remember whether the user has agreed to ad personalization. It is a third-party cookie.	Advertising and marketing	14 days
IDE	A kind of cookie used by the DoubleClick advertising service that enables targeted advertising. It is a third-party cookie.	Advertising and marketing	1 year

C. Data Transferred to the Company Providing the Cookie Management Panel

Our bank works with Efilli (www.efilli.com) for the provision of the cookie management panel service. As part of the panel service, the company records the following information: your IP address/port details, location information, device information, the time and date when you made your preferences, and whether you have approved or rejected cookie category preferences. This data is collected while implementing essential administrative and technical safeguards. It is important to note that no information that could personally identify you beyond this data is shared with the company. The company employs servers with infrastructure based in Turkey. The collection and transfer of this information align with our legal obligations and legitimate interests in accordance with Article 5/2(ç) and (f) of the Turkish Personal Data Protection Law (KVKK).

D. How Data Subjects Can Apply for Information Regarding Their Personal Data

You have several rights when it comes to your personal data. These rights include the right to inquire whether your personal data has been processed by contacting our bank; the right

to request information if your personal data has been processed, including details about the purpose of the processing and whether it aligns with that purpose; the right to know the identities of third parties, both domestically and abroad, to whom your personal data has been transferred; the right to request the correction of your personal data in the event that it has been processed in an incomplete or inaccurate way; the right to request the erasure or destruction of your personal data as outlined in Article 7 of Personal Data Protection Law No. 6698, with the added right to request that third parties who received your data be informed if it is deleted or destroyed for the reasons specified; the right to object to the generation of outcomes solely through automated systems, which may negatively affect you based on the analysis of your processed personal data; and the right to seek compensation for any damages incurred due to the unlawful processing of your personal data. When you exercise your rights as mentioned above, a fee will be applied in accordance with the applicable legislation if the transaction necessitates an additional cost. You can exercise these rights through the following communication channels in accordance with Article 11 of Law No. 6698.

Call Center: 444 0 123 / 0850 251 0 123 Email: kvkk@kuveytturk.com.tr

E. How Can I Deactivate Cookies?

Our website's cookie management platform gives you the flexibility to modify your cookie preferences whenever you like. Simply click the Settings button, toggle the switches in the cookie management panel "on" or "off" to align with your preferences, and then click the Save Settings button. To activate your new settings, refresh the page.

You can also partially control cookies through your browser settings. For information on managing cookies in commonly used browsers, you can find relevant guidance via the links provided below.

- Google Chrome
- Mozilla
- Apple Safari
- Opera Safari
- Microsoft Explorer