

Everything you need to know about cookies

1. What are cookies and similar technologies?

1.1 Cookies

Cookies are small text files that we place and read on your computer, tablet or mobile phone when you use **ing.be** (and our online applications (apps), such as ING Smart Banking and My Account). They contain unique codes that ensure that you, as a user, are recognised on your next visit to these pages. **This enables us to improve our website and apps while still ensuring your privacy.**

We use cookies to measure and analyse your online behaviour on our pages so we can improve our content. Cookies also enable us to tailor our pages to your specific interests and preferences, such as your preferred language. Cookies and similar technologies help us make our website and online advertisements more personalised and relevant to you. A list of the cookies used by ING is set out in the table at the bottom of this document.

1.2 Similar technologies to cookies

Similar technologies that we use at ING are pixels, Conversion API and encrypted e-mail addresses (also known as ‘hashed e-mails’).

What are tracking pixels and how do we use them?

A tracking pixel is the smallest part of an image or snippet of code embedded on a website. Just like cookies, we can use pixels to collect information about visitors and their online behaviour on a page belonging to ING or an external party with which we collaborate. This is done using a tracking code linked to the pixel.

A pixel will only be activated if a user browses a page where a pixel is embedded and, unlike a cookie, a pixel will not be stored anywhere. So, in order to identify a visitor to a website, a cookie is required alongside a pixel since the former may contain identification information relating to the user of the website.

If, as a visitor (i.e. both ING customers and non-customers), you respond to an online advertisement and/or visit a website, the tracking code of the pixel(s) in this advertisement or website is retrieved. This enables us to accurately assess how many visitors show an interest in an online advertisement and/or web page, so we can measure the success of our online campaigns.

Thanks to pixels, we can optimize both our websites and social media using your user profile and make the respective content relevant to you. For example, because you have shown an interest in a specific product on an ING page, we can display more relevant advertising to you on your social media.

What is Conversion API and how do we use it?

Another way to make the content relevant to you, is by using a Conversion API (CAPI). Unlike traditional methods that rely on browser-based tracking, a CAPI facilitates server-to-server communication. In fact, data about user interactions, such as purchases or form submissions, is sent directly from the website server to marketing or analytics servers. This approach significantly enhances data accuracy, provides real-time insights, and is often considered a more secure and privacy-friendly method than browser-based tracking options because it doesn't rely on storing data in the visitor's browser.

In case of ING's setup, the CAPI creates a connection between ING's own marketing data and the Meta systems (Meta platforms, formerly known as Facebook). This is done so ING can optimize future ads, build custom audiences, and remarket to people who have already taken some kind of action on our website or app.

The difference between a tracking pixel and a CAPI is the method of sending data. With the Pixel, Meta directly collects the data in the web browser, while with CAPI it uses the advertiser's own data on their server and then sends it to Meta in hashed format.

What do we mean by encrypted e-mail addresses ('hashed emails')?

We use encrypted e-mail addresses as a security measure to send your data safely to third parties. If you wish to learn more about this, please consult the Appendix.

2. What is the scope of this cookie statement?

This is the cookie statement of ING Belgium n.v./s.a.: ING Belgium n.v/s.a. -

Bank/Lender - Avenue Marnix 24, B-1000 Brussels – Brussels RPM/RPR – VAT BE 0403.200.393 - BIC: BBRUBEBB – IBAN: BE45 3109 1560 2789 – Insurance broker registered with the FSMA under the code number 0403.200.393. - www.ing.be - Publisher: Philippe Wallez, Avenue Marnix 24, B-1000 Brussels 03/20.

We may amend this cookie statement to remain compliant with any changes in law and/or to reflect how our business processes personal data. This version was created in

January 2025 and enters into force on (15 of January). The most recent version is available at ING.be.

3. How can you as a user manage ING cookies and similar technologies?

- 1) **ING asks you which cookies and similar technologies you want and requests your consent.**

You choose which cookies you want to receive. The only cookies that you cannot refuse are the strictly necessary cookies (see section 5. What are the different types of cookies used by ING?). You can accept/refuse the other two levels of cookies (commercial and marketing) by ticking them or not ticking them in the popup window on your very first visit to ing.be. You save and confirm your choice regarding which cookies you want to receive/refuse by clicking on ‘Accept cookies’.

- 2) **You can also delete cookies or accept/refuse other levels of cookies if you change your mind.**

Do you want to change or just see your current cookie preferences? You can consult and adjust your current choice at any time: **just go to ing.be, scroll all the way down and click on 'cookie preferences' on the left in the grey box.** You can also delete your cookies by using your browser’s internet options. When you revisit ing.be, we will ask you again about your cookie preference. Your consent is also only valid for one year, so we will always renew consent for non-essential cookies one year after you gave consent through our cookie banner.

How can you change the settings of the most common browsers? You can adapt **your personal preferences** regarding cookies via the settings of **your browser** (e.g. Firefox, Chrome, Microsoft Edge and Safari) and of your device (e.g. tablet, computer or smartphone).

Deleting cookies in Firefox: Go to Tools > Options > Privacy tab. Click on “Clear your recent history”. Under Details you can choose exactly what to clear. In any case, make sure you tick “Cookies”. You can also indicate how old the cookies must be. Here choose “Everything”.

Deleting cookies in Chrome: At the top right, go to More > Settings. Scroll down to the bottom and click on “Advanced”. Then go to Site settings in Privacy and security. Click Cookies > See all cookies and site data > Remove All. Confirm by clicking “Clear all”.

Deleting cookies in Microsoft Edge: Open Microsoft Edge and then select “Settings and more” > Settings > Privacy and services. Under “Clear browsing data”, select

“Choose what to clear”. Afterwards, you must choose a time range under “Time range”. Finally, click “Cookies and other site data” and select “Clear now”.

[Deleting cookies in Safari](#): In the Safari app on your Mac, choose Safari > “Settings”, then click “Privacy”. Afterwards, click on “Manage Website Data”. Select one or more websites, then click “Remove” or “Remove All”.

4. Distinction between cookies depending on how long they're active and by who they're placed.

1) Depending on how long they're active

Temporary cookies or “**Session cookies**” are stored in your browser for a limited period. These are erased automatically when you close your browser. Therefore, a session cookie does not have an expiration date assigned to it.

Persistent cookies remain in your browser until their expiry date unless you remove them yourself using your browser's internet options.

2) Depending on who places the cookies

There is also a difference between first-party cookies and third-party cookies.

ING places cookies on your end device and manages them as well. For this reason, cookies of this type are called “**first-party cookies**”. First-party cookies are created by the website you're visiting and store information to enhance your experience on that specific site. In the case of first-party cookies, ING is the 'data controller'. The data controller (DC) is the company that determines for what purposes and how personal data is processed.

Third-party cookies, on the other hand, are generated by external domains, often for advertising purposes, and track your online activity across different websites. While first-party cookies are directly related to the site you're on, third-party cookies involve external entities gathering information about your browsing habits across multiple sites.

While browsing the website of ING, third-party cookies are placed. The data collected by these cookies are managed by the external party, but none of the data can be used by anyone but ING. These external parties are also referred to as 'data processors' of ING, because they process personal data on behalf and at the request of ING based on our instructions being the data controller (DC).

Marketing cookies and similar technologies (See: Section 8. What are ‘marketing cookies’?) can also be installed by external parties with whom we collaborate, such as advertising agencies or social media platforms. These third-party cookies collect information about the use of our website. They do this during your visit to our website and ensure that our website sends certain data to a platform belonging to this third party. This data is then used to display more relevant information to you on the third-party website. The data is managed by the external party but can only be used by ING.

An external party can also install cookies or similar technologies itself on its own platform or website. You can only accept/refuse these cookies via that platform. (See Appendix: Can other websites still show me personalised ING advertisements even if I have not consented to ING’s marketing cookies?)

5. What are the different types of cookies used by ING?

ING distinguishes between **3 types of cookies**:

1. Essential cookies
2. Commercial cookies
3. Marketing cookies

These 3 types of cookies are described in detail below.

6. What are essential cookies?

Essential cookies cannot be refused because they are essential for operating and running the website properly and for offering you the best possible user experience.

With these essential cookies:

- we make sure that your display and other technical settings are correct
- we avoid you having to make the same choices again every time you visit our website. For example, we can enter some of your login details for Home’Bank automatically
- your visit is tracked in a database, which allows us to measure and analyse the use of our pages and thus improve their content. For instance, essential cookies show us which pages on the website are visited the most, help us to record any problems with the website and let us see whether the content of our pages is effective or not. We use this information to analyse the traffic on the website,

but we do not examine this information for the purpose of identifying an individual person. These cookies enable us to understand the general pattern of usage of the website.

Some cookies might have multiple purposes. These cookies are only exempted from consent when each individual purpose doesn't require consent from the website visitor.

7. What are commercial cookies?

'Commercial cookies' are intended to manage the content and advertisements **on our own website**. These commercial cookies take account of your personal browsing behaviour on our own pages and/or other customer data from our database. These cookies provide personalised content and advertisements on our website.

We use these commercial cookies in order to:

- improve the content and user experience of our website
- link you securely, as an identified ING customer (e.g. after logging into Home'Bank or ING Smart Banking), to your personal data in our database. To make our website relevant to you, we can also add a limited set of data from our database to your cookies (such as type of customer, age group, gender, products or services that you already have, etc.)
- make our website relevant to all visitors, both customers and non-customers, because we can display information and advertisements based on the browsing behaviour of our visitors. For example, we can check which pages you have browsed before, what you click on, which online applications you begin and whether or not you complete them, etc. For instance, we will note that you have interrupted your online application for a credit card. On your next visit to ing.be we can ask you if you want to continue your application
- avoid showing you information or advertisements on our pages that are not relevant to you. For example, we will only show you information about motorcycle insurance if we know that you do not currently have this with ING.
- we measure the effectiveness of our online campaigns and the response to them from our target audience. For example, we examine the characteristics of those who have clicked on our campaign (e.g. average age), how many people have bought the advertised product, and so on.

Of course, we only use these commercial cookies if you have given us your consent to do so. If you have consented to the use of cookies, we may use them to adapt our pages with more relevant information for you. The information relating to these commercial cookies remains with ING and is only used by ING.

What if you refuse these commercial cookies? Then you will still see advertisements from ING. But these advertisements will not take your browsing behaviour and/or other customer data into account.

8. What are ‘marketing cookies’?

‘**Marketing cookies**’ are intended for placing advertisements **on your social media and other third-party websites**. These marketing cookies take account of your personal browsing behaviour on our own website, other customer data from our database and/or your personal browsing behaviour on third-party websites.

As previously described, the use of marketing cookies may be supplemented with similar technologies, such as pixels and encrypted e-mail addresses (See: 1.2 Similar technologies to cookies).

We use marketing cookies and similar technologies to gain more insights into your browsing behaviour so we can assess your personal interest. By doing so, we can serve you with more relevant advertisements that are tailored to you specifically, both on the ING websites and third-party websites. If you wish to know more about how we use marketing cookies on the website, please consult the Appendix.

Please also consult the Appendix for more information on whether other websites will still show you personalized ING advertisements even if you have not consented to ING’s marketing cookies.

Of course, we only use these marketing cookies and similar technologies if you have given us your consent to do so. If you have consented to the use of marketing cookies and similar technologies, ING may use them to send certain data to an external party (such as an advertising agency) if ING wants to launch a campaign on a third-party website.

What if you refuse these marketing cookies? Then you will still see advertisements from ING. But these advertisements will not take account of your browsing behaviour and/or other customer data.

9. What about your privacy?

We respect your privacy and only use commercial and marketing specific cookies if you have given us your **explicit consent** to do so, in accordance with European regulations (**GDPR** - General Data Protection Regulation). More information about the processing of your personal data by ING in Belgium can be found in [ING's Privacy Statement](#).

10. Do you have a complaint?

If you have any questions or want to know more about ING's Cookie Statement and how we use your personal data, **you can contact us through our usual channels**:

Via ing.be, ING Home'Bank, Business'Bank or ING Smart Banking (app), mentioning that your request relates to "privacy"

- Contact your local ING branch, your account manager, your personal or private banker
- Call us on +32.2.464.60.04
- Send an e-mail with the subject "privacy" to info@ing.be.

If you do not agree or if you have a complaint with regard to the processing of your personal data, you can send your request with the reference "privacy" by:

- Post: ING Belgium, Complaints management, Avenue Marnix 24, B-1000 Brussels
- E-mail: plaintes@ing.be / klachten@ing.be

If your case has not been handled properly or if you want to receive more information about our Cookie Statement, then you can submit a written request to the person responsible for data protection at ING ("ING Data Protection Officer") by:

- Post: ING Privacy Office, Avenue Marnix 24, B-1000 Brussels; or
- E-mail: ing-be-PrivacyOffice@ing.com

If you contact us, we are obliged to identify you correctly. We may therefore ask you to visit an ING branch in order to be properly identified. We may also ask you to present a valid identity card or passport.

What if you are not satisfied with our response to your complaint? You can always contact the Belgian Data Protection Authority (DPA). You can contact the Belgian Data

Protection Authority by e-mail: contact@apd-gba.be or by post for the attention of the Data Protection Authority, rue de la Press 35, 1000 Brussels.

11. Which cookies and similar technologies are used by ING?

Below is a list of the cookies that we use in ing.be, in each case with further details of their purpose, validity period, type and the ownership of these cookies. This list is evolving and therefore subject to change.

Some cookies and/or similar technologies that appear in the below table under the 'commercial ING cookies' category also function as 'essential cookies', only for a part of it (i.e Adobe). They thus also ensure the necessary technical functioning of our website. It is therefore possible that we will place certain commercial cookies on your computer system via our website, even if you only accept our essential cookies. But we will never use these cookies for commercial purposes if you did not give us your consent to do so.

1. Essential cookies

These essential cookies cannot be refused on ING.be website.

Ownership	Type of cookies	Name	Purpose	Validity (days)
ING	Essential	_r489750 _tk489750	Necessary for the performance of digital banking services, i.e. online banking.	400 Session
ING	Essential	gciid	Random and anonymous value that is used to identify which actions on ING website have been	30

			performed by the same browser. This information is used to optimize the use of the website	
ING	Essential	aac	enable secure digital banking	400
ING	Essential	ak_bmsc, bm_mi, bm_sv	Cookies used in fraud prevention	0.08 (115 minutes)
ING	Essential	Lang SP_language, locale	These cookies store the language chosen by the user on the website. It allows us to display the right language when users come back on ing.be	365 183
ING	Essential	ak_bmsc	This cookie stores the user segment (private banking /retail, business). This cookie enables us to open the homepage of the last segment visited by a user	0.08 (115 minutes)

ING	Essential	XSRF-TOKEN	Site security in preventing Cross-Site Request Forgery attacks.	Session
ING	Essential	TS011aaa01, TS012cbef1, TS01768288, TS019d407a, TS01a0a1b8, TS01e11d8c, TS01d311d1, TS0188a2d2, TS01bae973, SESSION-ID, SESSION-ID	Computer-generated code that verifies a user's identity W- T-	Session
ING	Essential	Fecvm	Needed to keep track of the active version of the application code, served to a client. This cookie does not store any information.	Session

IBM	Essential	_gdc	Enabling secure digital banking and fraud prevention	400 days
ING	Essential	BC_HA_*	Session persistence cookie for WAF proxy	Session
ING	Essential	lb-3-p- lb-4-p-*	Load balancer decision cookies (concerns persistence of session to proxy)	Session
ING	Essential	CookiesOptin	Cookie is used to save consent preferences	Session
ING	Essential	ThirdpartyOptin	Cookie is used to save consent preferences	Session
ING	Essential	PD-S-SESSION-ID	Session cookie for authenticated proxy sessions	Session
ING	Essential	LSESSIONID	Session cookie for proxy session	Session

Google DoubleClick	Essential	Test_cookie	Cookie used for testing whether the user's browser supports cookies.	1
LinkedIn	Essential	Li_gc	This cookie is used for storing visitor's consent regarding the use of cookies for non-essential purposes.	180
ING	Essential	Ib-3-p-658 Ib-3-p-701 Ib-3-p-723 Ib-3-727 Ib-3-730 Ib-4-658 Ib-4-701 Ib-4-723	Load balancer decision cookies (concerns persistence of session to proxy)	Session

		Ib-4-727 Ib-4-730		
ING	Essential	SP_segment	This cookie stores the user segment (private banking /retail, business). This cookie enables us to open the homepage of the last segment visited by a user	183
Twitter	Essential	__cf_bm	This cookie is used to distinguish between humans and bots. This is essential for the website to create accurate reports on website usage.	0.03 (45 minutes)

2. Commercial and marketing cookies

Ownership	Type of cookies	Name	Purpose	Validity
Ing.be	Commercial	wt3_eid	Using Webtrekk to better understand the behaviour of visitors on the website. This will subsequently improve the user experience on the website and on other channels.	365
Twitter	Commercial/marketing	Muc_ads	Cookie is used to optimize ad relevance by collecting visitor navigation data.	400
Twitter	Commercial/marketing	Personalization_id	This cookie carries out information about how the end user uses the website and any advertising that the end	400

			user may have seen before visiting the website.	
DoubleClick.net	Commercial/marketing	IDC	Cookie from DoubleClick (Google) which helps us to analyze and optimize our advertising campaigns.	390
Pinterest	Commercial	Ar_debug	Cookie is used to store and track conversions.	365
LinkedIn	Marketing	Bcookie	Cookie from LinkedIn used by share buttons and advertising tags.	365
LinkedIn	Marketing	Lidc	Cookie from LinkedIn used by share buttons and advertising tags.	1
Snapchat	Commercial	X-AB	This cookie is used in the context of multi-variate testing. This is a tool used to combine or change content on the website, to	1

			find the best variation/edition of the website.	
Adobe	Commercial	AMCV_*AdobeOrg	This cookie is used by Adobe Analytics and other Adobe Tools for tracking and analysing user behaviour on websites.	365
Google Adsense	Marketing	_gcl_a	Cookie used to store and track conversions	90

Appendix: Additional information

What do we mean by encrypted e-mail addresses ('hashed emails')?

'Hashing' is a form of encryption. In the case of a hashed e-mail address, the e-mail address is transformed into a unique code that cannot be converted back into the original code. An encryption algorithm converts e-mail addresses into a hexadecimal string of numbers and letters so that every email becomes an unrecognisable jumble of numbers and letters. This code cannot be traced back to the e-mail address. To identify the user of the third-party website, the e-mail address obviously has to be verified. As ING has locked this information, you will not run the risk of your data being identifiable if the third party's database is hacked. The address is hashed and therefore remains unrecognisable. Of course, ING can only do this if your email address is known to us and you have consented to the use of marketing cookies and similar technologies.

Can other websites still show me personalised ING advertisements even if I have not consented to ING's marketing cookies?

Yes, that is still possible. If you have given your consent to other websites or social media platforms for their cookies or similar technologies, they may place ING advertisements which they believe may be relevant to you on the basis of their selection criteria. These cookies are managed entirely by these other websites or social media platforms and are a protected environment as far as ING is concerned. You should therefore manage your consent to cookies and settings on that website or platform. Details of how to do this can often be found on the website itself, or you can apply the method as described in You can also delete cookies or accept other cookies if you change your mind.

How do we use marketing cookies on the website?

We use these marketing cookies and similar technologies in order to:

- install pixels, for example, on our own website so that you can see advertisements on your social media that are tailored to your interests. Our aim is to provide you with an online offering and user experience that is tailored to you, even when browsing other websites than ing.be. In this way, you will get to see more relevant advertisements.
- ensure that our advertisements on your social media and/or other third-party websites are relevant and personal. For this purpose, we share your encrypted e-mail address with these platforms so that the

companies with which we collaborate can display our campaigns when you visit their websites or social media platforms.

- place relevant advertisements on your personal social media pages. For example, if you look for travel insurance on ing.be but decide not to take out a policy yet, you may see an advertisement about the benefits of ING travel insurance on your social media.
- customise our website based on data about your browsing behaviour on third-party websites with which ING collaborates. For example, if we are informed by a real estate website that you are looking for a new home, this may mean that you are shown a campaign for an ING home loan.
- avoid showing you the same advertisements and promotions every time that are not relevant to you.
- measure the effectiveness of our marketing campaigns on other websites. For example, we examine what the characteristics are of the people who have clicked on our campaign (e.g. average age), how many people have bought the advertised product, and so on.