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

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

A cookie is a small text file sent to your computer or mobile device during your visit of the Website. Cookies operate as the memory of the particular site, allowing the Website to remember your computer on subsequent visits, among others, to remember your settings. Cookies are not used to personally identify you.

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There are two types of cookies – session or required cookies and persistent cookies. Cookies are also distinguished as first party and third party cookies. The abovementioned concepts are explained hereunder to provide you with better understanding of the essence of cookies and why we use them.

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Session or required cookies enable recognition of the browser and your device, the internet protocol (IP) address allocated to your device, when you visit a particular site remembering any changes or preferences on the particular site so that they could be also used in other parts of the site. Session cookies are not permanent – they expire when you close the browser in which you visited the site or when you end a session on the particular site.

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Persistent cookies are cookies that remain on your device you use to visit the site for a particular predefined period of time for the purpose of which the countdown is started after the end of the site viewing session. The stored cookies allow application of the user's preferences or conduct on the site every time when you visit this site.

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The list of cookies used on the Website is available in the pop-up notice regarding use of cookies. The cookies list is updated at least on a monthly basis using the Cookiebot tool (<https://www.cookiebot.com>).

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/>.