

COOKIE NOTICE

Effective: 1 November 2025

1. Website owners

Cordia Management Szolgáltató Korlátolt Felelősségű Korlátolt Felelősségű Társaság (“**Cordia Management**”)

Cordia Agent Hitelszervező és Ingatlanforgalmazó Korlátolt Felelősségű Társaság (“**Cordia Agent**”)

Registered seat: 1082 Budapest, Futó utca 47-53. 7th floor

Cordia Management’s company registration number: Cg. 01-09-289024

Cordia Agent’s company registration number: Cg. 01-09-877571

Telephone: +36 1 266 2181

Email: cordia.management@cordia.hu

Representative and contact details: Tibor Földi, see above for contact details.

In this Cookie Notice, if a Cordia company carries out a data processing activity independently, we identify it under its own separate company name. Where joint controllership applies, Cordia Management and Cordia Agent are jointly referred to as “Cordia”. Joint data controllership means that Cordia Management and Cordia Agent jointly determine the purposes and means of the data processing. They set out, in a transparent agreement between them, how they divide responsibilities for fulfilling their obligations under the EU’s General Data Protection Regulation 2016/679 (“**GDPR**”). They also make the essence of this arrangement available to individuals.

2. What is a cookie?

A cookie is a small text file placed in the source code of a website. It contains small pieces of data exchanged between the server and the user. The user’s browser downloads cookies to the user’s device (e.g. computer, laptop or smartphone) and stores them in the browser. When the user visits the website, the browser sends the cookies associated with the website to Cordia. Cordia does not have access to the user’s device.

2.1. Types of cookies

- **Session cookie:** session cookies remain active during the current browsing session and usually have a short expiry period (typically from 1–2 minutes up to 1–2 days).
- **Persistent cookie:** persistent cookies are set by Cordia and remain active for a longer period (up to 1 year) than session cookies, although the exact duration may vary for each individual cookie.

2.2. The party placing the cookie

- **First-party cookies:** These cookies are placed directly by the website you visit. Only Cordia and its service providers (e.g. the website operator, Hidden Design Kft.) can read them and access the information stored in the cookie.
- **Third-party cookies:** These cookies are placed on the website by third parties other than Cordia. If Cordia embeds elements from other websites on its website, those third parties place cookies on the user's device when the website is opened. The cookies are therefore set not by the visited website but by the third party providing the embedded service (e.g. YouTube, Facebook or Google). These third parties may obtain information about the user's browsing of the website. When third-party cookies are set, the website acts only as an intermediary, and only the third-party provider placing the cookie has access to the information stored in and transmitted by it.

2.3. Data transfer to third countries

In the case of some third-party cookies, personal data is transferred outside the European Economic Area (EEA). The following list contains cases of data transfers to third countries:

Cookies placed by **Google LLC** ("**Google**"): Google is a company based in the United States. According to the judgment of the Court of Justice of the European Union of 16 July 2020 in Case C-311/18 (Schrems-II) of 16 July 2020, the United States does not ensure a level of protection equivalent to that required by Chapter V of the GDPR. Therefore, appropriate safeguards must be provided for data transfers to the United States. (Google LLC is also the data controller with regard to the placement of cookies related to YouTube.)

When processing personal data in the United States, Google LLC ensures the protection of personal data through certification under the EU-US Data Privacy Framework ("**DPF**"), as approved by the European Commission on 10 July 2024 pursuant to Article 45 of the GDPR.

Further information:

https://ec.europa.eu/commission/presscorner/detail/en/ip_23_3721
<https://www.dataprivacyframework.gov/list>

Cookies placed by **Meta Platforms Inc.** ("**Meta**" - formerly Facebook): Meta is a company based in the United States. According to the judgment of the Court of Justice of the European Union of 16 July 2020 in Case C-311/18 (Schrems-II), the United States does not provide a level of protection equivalent to that required by Chapter V of the GDPR for data protection within the EEA. Therefore, appropriate safeguards must be provided for data transfers to the United States.

When processing personal data in the United States, Meta ensures the protection of personal data through certification obtained under the **DPF** in accordance with the adequacy decision adopted by the European Commission on 10 July 2024 pursuant to Article 45 of the GDPR.

Further information:

https://ec.europa.eu/commission/presscorner/detail/en/ip_23_3721
<https://www.dataprivacyframework.gov/list>

2.4. Function of a cookie

- **Cookies necessary for the proper functioning of the website:** These cookies ensure the proper functioning of the website and facilitate its use. Without these cookies, certain parts of the website will not function properly. These cookies cannot therefore be disabled.
- **Functional cookies:** These cookies enable the website to be personalised by processing the user's individual settings (website language, number of search results to be displayed, privacy settings, etc.). In addition, these cookies help to make the website faster and smoother to use by eliminating the need for the user to repeatedly enter the same settings each time they visit the website. These cookies are always disabled (inactive) by default when the website is opened and only become active with the user's consent. The user can withdraw their consent to enable (activate) such cookies at any time. If cookies are disabled, the website will not be able to save the user's individual settings, so the user will have to repeat them each time they visit the website.
- **Performance cookies:** these cookies enable the counting of visits and traffic (e.g. number of clicks on a given content, browsing time, frequency of return visits) in order to measure and improve the performance of the website. To do this, they analyse user behaviour during browsing, such as which pages are most popular and which are least popular, and how visitors use the website. To do this, the website typically uses a click counter or a cookie that tracks how long the cursor hovers over certain content and whether the user ultimately clicks or not (if they hover but do not click, they are probably not that interested). These cookies are operated by third parties, and the information collected with their help is sent to Cordia anonymously. Cordia uses this information to compile statistics – for example, what was the most popular page, what did users like, etc. These cookies are always disabled (inactive) by default when the website is opened and only become active with the user's consent. The user can withdraw their consent to enable (activate) such cookies at any time. If cookies are disabled, it is more difficult for Cordia to properly monitor the performance of the website, which means that it cannot make improvements that reflect actual user needs.
- **Cookies for for personalised advertising:** These cookies store information about users' behaviour by tracking browsing habits and history (e.g. frequently visited websites, time spent on preferred websites), which enables display of personalised advertisements from third parties. This information may include, for example: username or IP address, a user-assigned marketing identifier (ad ID) that identifies the user on different websites, a list of previously visited websites, the time spent on each website, or user action taken (e.g. internet searches). Cordia does not have access to the associated personal data – these cookies are used to support advertising activities

based on data collected by third parties. These cookies are always disabled (inactive) by default when the website is opened and only activated with the user's consent. The user can revoke their consent to the use (activation) of such cookies at any time.

3. Legal basis for placing cookies

- **Pursuant to Article 5(3) of Directive 2002/58/EC (e-Privacy Directive) - the provision of information society services explicitly requested by the user:** cookies strictly necessary for the functioning of the website are essential for the website to function properly. These cookies cannot be disabled, without them the website will not function properly.
- **Based on Article 6(1)(a) of the GDPR - user consent:** Functional cookies, performance cookies and cookies necessary for personalised advertising are only placed on the website with the user's consent. The user may withdraw their consent at any time or may give their consent at a later date.

4. Managing cookie settings

The cookie settings users set when they first visit the website can be changed at any time by opening the “Cookie settings” link available in the cookie information banner.

5. Enabling the Do Not Track feature

Do Not Track is a function provided by the browser or the user's device (e.g. iOS 14.5+ devices) that allows users to turn off tracking by websites. If users enable Do Not Track, their browser will send a signal (an extra HTTP header) to the website each time they visit a website, indicating that Do Not Track is enabled and disabling cookies on their browser and device they are using to browse.

Enabling the Do Not Track in the most commonly used browsers:

- Google Chrome: [Clear, enable, and manage cookies in Chrome - Computer - Google Chrome Help](#)
- Mozilla Firefox: [Enhanced Tracking Protection in Firefox for desktop | Firefox Help \(mozilla.org\)](#)
- Microsoft Edge: [Delete and manage cookies \(microsoft.com\)](#)
- Safari: [Prevent cross-site tracking in Safari on Mac - Apple Support](#)

6. Cookies used on the website

The purpose of the cookies used on the website is summarised in the table below.

COOKIES THAT ARE ESSENTIAL FOR THE WEBSITE TO FUNCTION (CANNOT BE DISABLED)

Cookie name	Cookie type	Purpose of cookie and data processed	Cookie lifetime	Third-party cookie?
NID	Persistent	Storing user preferences and other browsing data, as well as a unique identifier, such as preferred language, number of search results to display per page (e.g. 10 or 20) and whether Google SafeSearch is enabled.	6 months	Google
CONSENT	Persistent	The purpose of this cookie is to record whether the user has consented to the placement of Google cookies, which allows Google services such as Google Analytics and Google Ads to operate based on user preferences.	2 years	Google YouTube
HSID	Persistent	The HSID (Host Security Identifier) cookie stores the time of the user's last login, digitally signed and encrypted. The HSID contains information about the login time.	2 years	Google
SAPISID	Persistent	This cookie stores user preferences via a secure connection and allows Google to personalise its services. The prefix "S" stands for "secure", indicating that it is often transmitted via secure (HTTPS) connections.	2 years	Google YouTube
SID	Persistent	The SID (Security Identifier) cookie contains the digitally signed and encrypted ID of the user's Google account. The SID is primarily responsible for identifying the user.	2 years	Google YouTube
SIDCC	Persistent	The SIDCC (Security Identifier Cookie) cookie is a security mechanism whose primary purpose is to protect user data from unauthorised access. This cookie helps Google identify trusted web traffic and prevent attacks such as data theft through forms. This cookie contains digitally signed and encrypted data about the user's	1 year	Google

Cookie name	Cookie type	Purpose of cookie and data processed	Cookie lifetime	Third-party cookie?
		Google account ID and the time of their last login. This allows Google to verify that requests are actually coming from the user and not from a malicious source.		
SSID	Persistent	The SSID (Secure Session ID) cookie is also set by Google and is used to manage user sessions and store related preferences and information. It is often linked to Google services, such as playing YouTube videos or providing Google Maps features. It helps to remember user preferences (e.g. language) and also contributes to the display of personalised advertisements based on the user's previous searches and interactions.	2 years	Google YouTube
_cfduid	Persistent	Security cookie - for example, helps Cloudflare identify the reliability of individual users and filter out malicious traffic (in particular bots) based on IP address, even when users are using a shared network (in particular public Wi-Fi).	30 days	Cloudflare
PHPSESSID	Session	The purpose of this cookie is to identify the actions performed by the user on the website, such as maintaining the user's login status and managing form data.	It is deleted when the website is closed.	Cordia's first-party cookie.
DONEGDPRConsent	Persistent	This cookie helps the website remember the user's consent to the use of cookies. The cookie records whether the visitor: (i) has accepted cookies, (ii) and if so, for which categories – after which the system will not ask for consent again until the cookie expires.	6 months	Cordia's first-party cookie.
DONEGDPRAlertBoxClosed	Persistent	The purpose of this cookie is to record whether the user has closed the pop-up window with privacy information (e.g. the cookie notice).	6 months	Cordia's first-party cookie.

PERFORMANCE COOKIES (CAN BE DISABLED)

Cookie name	Cookie type	Purpose of the cookie and data processed	Cookie lifetime	Third-party cookie?
ga	Persistent	This cookie helps collect statistical data about the website, such as the number of visitors, the duration of visits, and the pages used by visitors. Its purpose is to analyse user behaviour in order to optimise the website.	2 years	Google Analytics
_gat	Session	The purpose of this cookie is to limit the number of requests (queries) received. This can help prevent the website from becoming overloaded and ensures that the website runs more smoothly and seamlessly.	10 minutes	Google Analytics
_gid	Session	The cookie helps to distinguish between users and, based on the number of visits to the website and page views, helps to analyse how visitors use the website.	24 hours	Google Analytics
_dc_gtm_ UA-#	Session	A cookie used by Google Tag Manager and Google Analytics to help track users and accurately transmit data to Google Analytics.	1 day	Google Tag Manager

FUNCTIONAL COOKIES (CAN BE DISABLED)

Cookie name	Cookie type	Purpose of the cookie and data processed	Cookie lifetime	Third-party cookie?
YSC	Session	Provides personalised video recommendations on YouTube based on previous views and events linked to the user ID (e.g. playback, pause, timeline usage).	Deleted when the browser is closed	Google / YouTube
PREF	Persistent	A cookie used by YouTube (Google) to store user settings, such as language, search preferences, or autoplay settings, when YouTube videos appear on a website.	8 months	YouTube
LOGIN_INFO	Persistent	A cookie used by YouTube to store users' login status and settings (playback history, recommendations, saved videos).	10 months	YouTube
VISITOR_INFO1_LIVE	Persistent	A cookie used by YouTube to measure users' bandwidth and help optimise the video playback experience.	6 months	YouTube
GPS	Session	A cookie set by YouTube that tracks the user's primary purpose is to ensure that YouTube services work properly for the user.	1 day	YouTube

COOKIES REQUIRED FOR PERSONALISED ADVERTISEMENTS (CAN BE DISABLED)

Cookie name	Cookie type	Purpose of the cookie and data processed	Cookie lifetime	Third-party cookie?
P_JAR	Persistent	This cookie is used by Google to optimise advertisements. The cookie collects information about website visitors, in particular which websites the user visits and how often, and how they interact with advertisements, for example which advertisements they click on. This information helps Google to display more relevant and effective advertisements to users.	30 days	Google
APISID	Persistent	This cookie helps Google display ads that are more relevant to users' interests, for example based on their interactions with the YouTube video player.	2 years	Google
__fbp	Persistent	This cookie enables the tracking of website visitors' behaviour and the display of targeted advertisements to them on Facebook and other Meta platforms.	3 months	Meta
fr	Persistent	This cookie enables the tracking of website visitor behaviour and the display of targeted advertisements on Facebook and other Meta platforms.	90 days	Meta