Cookie statement

This website uses cookies in order to give you the best possible service. We explain below how and why this is done.

What are cookies?

When you visit this website, we place cookies on your computer, tablet or phone if your browser settings allow that to be done. Cookies are small, straightforward text files. The cookies are used for recognising you the next time you visit the website. Cookies make sure (for example) that you don't receive the same information or need to enter the same data every time you visit our website. Your settings and preferences are remembered, which makes subsequent visits to the site easier for you. Furthermore, we can use the cookies to tailor the information and offers on our site and — if you have given permission for this — third-party websites to suit your preferences.

In this cookie policy, the term 'cookie' refers not just to the small text files but also to comparable techniques that we use to store or read data on your device, such as JavaScript, tags, beacons, pixels or for example HTML5 LocalStorage.

What do we use cookies for?

Some cookies are necessary for the website to function correctly and completely. We always place these necessary cookies, provided your browser settings allow that. This also applies to analytics cookies, AB-test cookies and a number of affiliate and performance cookies. These cookies give information on how our website is used, help us improve the website or monitor whether advertisements resulted in a purchase.

We also use what are known as 'tracking cookies' for advertising purposes and in order to make the website more user-friendly and more personal. We only place tracking cookies if you have given us permission for this. You give permission for these cookies to be placed by clicking 'On' for the relevant permission request. We use these cookies to obtain more information about our visitors and to create visitor profiles. For example, if we know that you have an Internet savings account with us, then we can present you with relevant information about this on the website such as the latest interest rates and savings tips.

In addition, tracking cookies are placed by third parties when you visit our website. Nationale-Nederlanden works with external parties that use cookies in order to present you with advertisements geared to your interests or offer you certain social media functionalities. You can see who places cookies in addition to Nationale-Nederlanden, and for what purpose, in an overview further down the page.

Refusing cookies

If you do not want to allow cookies, you can delete the cookies manually via your Internet browser or have them deleted automatically at the end of an Internet session. You can set your Internet browser to send a message whenever a cookie is placed or to not allow

cookies to be placed. In that case, certain elements of the website may not function properly.

Social media

The Facebook, Twitter and LinkedIn buttons on our website do not contain any code from those companies. The buttons merely serve as a link to those features. If you are logged in on that channel, you can share our news items or pages directly. If you are not logged in, you will only be able to share our news items or pages once you have logged in.

Embedded content

Our website uses embedded content from other websites. These are videos from YouTube and Vimeo and podcasts from Spotify. They place cookies as soon as you use their videos and podcasts. We have no influence on how these services use the information collected. Would you like to know what they do with your (personal) data through cookies? Please check the privacy statements of those services.

Categories

We distinguish between the following categories of cookie:

Category	Description	When do we place them?
Necessary for technical reasons / Functional	Cookies that are exclusively intended for communication across the Internet (for example, cookies that make sure the personal settings and preferences you have chosen are 'remembered'). This category also includes cookies that are used to store or read data required to let us deliver our online services.	Always (provided that your browser settings allow this)
Analytics	These cookies track and analyse the use of our website. This lets us improve the quality of our website.	Always (provided that your browser settings allow this)
AB tests	We place these cookies so that we can carry out AB tests. AB tests are when two different versions (version A and version B) of a banner or page are displayed, for instance. We use cookies to monitor which of the two versions is most effective. This lets us improve our	Always (provided that your browser settings allow this)

Category	Description	When do we place them?
	website.	
Affiliate and performance	These cookie types are used purely to provide information about the effectiveness of displayed advertisements. The cookie monitors whether the advertisement resulted in a purchase ('conversion').	Always (provided that your browser settings allow this)
Personalisation	We place these cookies to enable us to continually improve our website and tailor it to your preferences. We store them in your personal profile to help us understand your behaviour and preferences. This information lets us improve the way we classify our products and services for you and present them on our website.	Only if you have given us permission to use cookies to 'tailor our website to your preferences'
Personal advertising	We place these cookies so that we can show you advertisements we consider relevant to you outside our own website. Our advertising partners use your personal data for us and on our behalf so that you see our most relevant advertisements in the right places.	Only if you have given us permission to 'show personalised messages in external websites'
Social	We use these cookies to advertise on social media platforms. We use them to assign you to 'modified target groups' that we use on Facebook, Twitter and LinkedIn. That lets us make sure that you see our most relevant advertisements in the right places on these platforms. We also receive feedback about the results.	Only if you have given us permission to 'tailor our advertisements on social media to your interests'
Personal analytics	We place these cookies to analyse your use of our website. When you use mijn.nn, your use of the website is linked to your customer number. This lets us measure, analyse and compare the use of our website by individual customers and make improvements to the website where necessary. You can change this setting in mijn.nn.	Only if you have givenus permission to 'analyse use of the website at the customer level'

Overview of cookies

The overview below shows the cookies that are used on nn.nl. An explanation is also given of the purpose of each cookie and its category.

Cookie / Supplier	Purpose	Lifespan	Category
Adobe Analytics (Omniture)	We place these cookies (the S_cc cookie and the AMCVS cookie) to give us a better understanding of behaviour on our website. This lets us improve the user experience for our website. This file assigns a randomly generated identification number (ID) to your device. Every time there is a hit, that ID is sent to Adobe (Omniture), where it is used to calculate statistics. We do not ask permission for this as we have configured Adobe Analytics to be privacy-friendly in accordance with the guidelines of the Dutch Data Protection Authority. Information is sent to Adobe but Adobe is not able to trace the ID to the user.	Session	Analytics
Personalised Adobe Analytics	Cookies (AMCV cookies) are placed to give us a better understanding of the behaviour of visitors to our website. This information is then used to improve the user experience for our website. If you agree to cookies in the 'Personal analytics' category being placed, we assign a customer ID so that we can carry out our analyses at the customer level.	2 years	Personal analytics

Cookie / Supplier	Purpose	Lifespan	Category
Akamai (mPulse)	Tags are placed to gain a better understanding of the performance data of real-time users.	7 days	Analytics
Appnexus	Appnexus is a banner advertising network. This cookie is placed in order to measure clicks and requests so that we can optimise our advertising campaigns and so that visitors who have visited certain pages on our website can be reached again through advertisements on third-party sites.	3 months	Personal advertising
Blueconic Cookie dialogue and settings	We use Blueconic to request and store your cookie preferences (in your personal profile). This component is separate from the Blueconic component whereby we show personal information and advertisements on our website. This cookie is used exclusively by NN. We do not share the cookie with third parties, including Blueconic.	90 days	Necessary for technical reasons / Functional
Blueconic Cookie dialogue and settings for mijn.nn users	We use Blueconic to request and store your cookie preferences (in your personal profile). This component is separate from the Blueconic component whereby we show personal information and advertisements on our website. This cookie is used exclusively by NN. We do not share the cookie with third parties, including Blueconic.	Permanent	Necessary for technical reasons / Functional
Blueconic personalisation	These cookies are used to show you personal information and relevant advertisements on our website based on analysis and a combination of online data and personal information such as clicking behaviour and the products you have. This information is stored in a profile that we retain for a maximum of 90 days. This component is separate from the Blueconic Cookie dialogue and settings. This cookie is used exclusively by NN. We do not share the cookie with third parties, including Blueconic.	90 days	Personalising

Cookie / Supplier	Purpose	Lifespan	Category
Blueconic personalisation for mijn.nn users	products you have. This information is stored in a unique profile that we retain permanently. This component is separate from the Blueconic Cookie dialogue and settings. This cookie is used exclusively by NN. We do not share the cookie with third parties, including Blueconic.	Permanent	Personalising
Criteo	This cookie is placed in order to measure clicks and requests so that we can optimise our advertising campaigns. This cookie also lets us identify visitors who have visited certain pages on our website and reach them again through advertisements on third-party websites.	1 year	Personal advertising
Daisycon	Daisycon is an affiliate marketing network. The Daisycon cookies enable us to trace whether a product or service that has been purchased came from these advertisements.	1 year	Affiliate and performance
Facebook and Instagram	The Facebook pixel sees what products you are viewing. That lets us show you relevant advertisements on Facebook. For the cookies and the data that may be collected by Facebook, please refer to Facebook's data policy: https://www.facebook.com/privacy/explanation	90 days	Social

Facebook and Instagram retargeting	This retargeting cookie is placed so that visitors who have visited certain pages on our website can be reached again through image or text advertisements on third-party websites. For the cookies and the data that may be collected by Facebook, please refer to Facebook's data policy: https://www.facebook.com/privacy/explanation	90 days	Social

Cookie / Supplier	Purpose	Lifespan	Category
Glance	These cookies enable the 'screen share' functionality to be used if you want a member of staff in our customer contact centre to have a look with you when giving you digital support.	Session	Necessary for technical reasons / Functional
Google Analytics	Cookies are placed to give us a better understanding of the behaviour of visitors to our website. This information is then used to improve the user experience for our website. We have concluded a processing agreement with Google in which agreements have been made about handling the data that is collected. Google is not permitted to share the data it obtains or to use the data for other Google services, and we anonymise the IP addresses.	2 years	Analytics
Google AdWords	Google AdWords is a service offered by Google that makes it possible to show advertisements with the search results from the Google search engine.	3 months	Affiliate and performance
Google Doubleclick	This cookie is placed in order to measure clicks and requests so that we can optimise our advertising campaigns.	13 months	Personal advertising
Google AdWords retargeting	This cookie is placed in order to measure clicks and requests so that we can optimise our advertising campaigns. This cookie also lets us identify visitors who have visited certain pages on our website and reach them again through advertisements on third-party websites.	30 days	Personal advertising
Hotjar	Cookies are placed to give us a better understanding of the behaviour of visitors to our website. This information is then used to improve the user experience for our website and the channels used by Nationale-Nederlanden.	1 year	Analytics

Cookie / Supplier	Purpose	Lifespan	Category
LinkedIn	The LinkedIn pixel sees what products you are viewing. That lets us show you relevant advertisements on LinkedIn. For the cookies and the data that may be collected by LinkedIn, please refer to LinkedIn's data policy: https://www.linkedin.com/legal/privacy-policy.	180 days	Social
Microsoft Bing Retargeting	This retargeting cookie is placed so that visitors who have visited certain pages on our website can be reached again through image or text advertisements on third-party websites.	90 days	Personal advertising
Microsoft Bing Conversion	Bing is a service offered by Microsoft that makes it possible to show advertisements with the search results from the Bing search engine. This cookie is placed in order to measure clicks and requests through our advertisements so that we can optimise our campaigns. This cookie also enables us to identify visitors who have visited certain pages on our website and reach them again through advertisements on third-party websites.	13 months	Personal advertising
Nanigans	This cookie is placed so that we can show you relevant advertisements on Facebook.	180 days	Social
Nationale-Nederlanden	Nn.nl uses a number of functional cookies that are necessary for the functioning of the website and measures how much time is spent on the website. For example, a session cookie stores your data temporarily when you log in to your savings account or when you fill in an appointment form.	Session	Necessary for technical reasons / Functional

Cookie / Supplier	Purpose	Lifespan	Category
Nationale-Nederlanden	Nn.nl places a number of functional cookies that are necessary for the proper functioning of the website. For example, a session cookie is placed to store your data temporarily when you log into your savings account or when you fill in a form for an appointment.	Session	Analytics
Optimizely	These cookies are placed so that we can perform AB tests and further optimise nn.nl. OptimizelyEndUserId stores the visitor's unique Optimizely ID. It is a combination of a timestamp and a random number. No other information about you is stored.	6 months	AB tests
Optimizely	These cookies are placed so that we can perform AB tests and further optimise nn.nl. OptimizelyRedirectData: after Optimizely hasperformed a redirecting test, data from the original page is stored so that Optimizely canstill access this in the new page.	5 seconds	AB tests
Optimizely	These cookies are placed so that we can perform AB tests and further optimise nn.nl. OptimizelyDomainTestCookie: when Optimizelyloads a URL, this cookie is placed in order to retrieve the current domain and determine whether the domains can be synchronised. If this is successful, the cookie is deleted immediately.	6 months, but Optimizely deletes the cookie immediately if the predefined action is successful.	AB tests
Quantcast	This cookie is placed in order to measure clicksand requests so that we can optimise our advertising campaigns. This cookie also lets us identify visitors who have visited certain pages on our website and reach them again through advertisements on third-party websites.	1 year	Personal advertising

Cookie / Supplier	Purpose	Lifespan	Category
Relay42	We use the Relay42 Tag Manager to manage various applications and cookies in a central location.	2 years	Necessary for technical reasons / Functional
ServiceNow – Technical	ServiceNow is a service platform tool that enables execution of certain digital customer and operational processes. Functional cookies helps us to provide you a complete customer journey.	30 days	Necessary for technical reasons / Functional
ServiceNow - Analytics	ServiceNow is a service platform tool that enables execution of certain digital customer and operational processes. Analytics cookies are placed to gain a better insight into the performance data of real-time users.	30 days	Analytics
Signicat	Signicat provides services such as e-signature and ID check. Signicat uses cookies to store the session and track the transaction.	1 day	Necessary for technical reasons / Functional
Siteimprove Analytics	This cookie is placed to measure data about the use of the website. We can use this data to further optimise the website.	Session	Analytics
Twitter	This cookie is placed in order to measure clicks and requests so that we can optimise our advertising campaigns. This cookie also lets us identify visitors who have visited certain pages on our website and reach them again through advertisements on third-party websites.	30 days	Personal advertising
Usabilla	We place this cookie in order to keep track of whether we have asked you for feedback. The cookie is kept for 90 days. This lets us make sure we do not ask visitors for feedback too often.	90 days	Necessary for technical reasons / Functional

How does Nationale-Nederlanden deal with my personal data?

Nationale-Nederlanden attaches great value to the protection of your privacy. You can read about how we take care of your personal data in our Privacy Statement.