

# **COOKIE POLICY**

#### Version 15.09.2022

This website is operated by:

Advanzia Bank S.A. 14, rue Gabriel Lippmann L-5365 Munsbach phone: 0800 880 1120

Advanzia Bank S.A. is hereinafter also referred to as "we" or "our".

We use cookies on this website. This cookie policy aims at informing you ("users", "you" or "your") about what information we collect by the use of cookies, how we process such information, and what information we share with others.

You can control and/or delete cookies as you wish. To know how, please visit: <a href="https://www.aboutcookies.org/">https://www.aboutcookies.org/</a>. You can delete all cookies stored on your computer and disable storage of cookies in most browsers. Note that individual features as well as online offers may not work or work only partially in the absence of cookies.

### 1 WHAT ARE COOKIES?

Cookies are small text files that are sent when you visit a website and stored in the user's browser. Upon revisiting the website, the user's browser returns the content of the cookies, thereby allowing user recognition. The cookies are differentiated as follows: So-called session cookies are automatically deleted after the browser session has ended. Others are stored for a preset time or permanently in the user's browser and are then automatically deleted (so-called temporary or persistent cookies).

# 2 WHY DO WE USE COOKIES?

We use cookies to obtain information about how you use our website to help us constantly improve our offer and our communication with you. We need certain cookies We need certain cookies to ensure a reliable and accurate online offering.

Furthermore, we use cookies to obtain information about the device, operating system and web browser you use, so that we can adapt our content and display it correctly to you.

We collect information about how you came to our website, such as the ad banners that brought you to our website, so that we can improve our communication with you. This includes information about your IP address (this is the Internet address assigned to your device).

Advanzia Bank S.A. Page 1 de 4

# 3 WHICH COOKIES DO WE USE?

### We use the following cookie types:

### **Essential cookies**

Certain cookies are required for reliably and completely providing our online offers. These include:

- cookies used to identify or authenticate our users;
- cookies that temporarily store certain data input by the user;
- cookies that store certain user preferences.

### **Analysis cookies**

Analysis cookies are used to record and statistically analyse the usage behaviour (for example, clicked ad banners, visited pages, search queries made) of our users.

### **Advertising cookies**

We also use cookies for promotional purposes. Usage behaviour profiles (for example, clicked ad banners, visited subpages, search queries made) that are created using these cookies are used by us to display advertisements or offers that are tailored to your personal interests ("interest-based advertising").

# Advertising cookies of third parties

We also allow other companies to collect our users' data through advertising cookies. This allows us and third parties to provide users of our online offering with interest-based advertising, based on an analysis of their usage behaviour (for example, clicked ad banners, visited subpages, search queries made), and not limited to our online offering. We do not control how these cookies are used and what information third parties receive. In this regard, you should inform yourself of the terms and conditions and privacy notices of third parties that we mention in our cookie policy.

### Opt-out option of cookies

Via the following link you can see the status of activation of tools from different providers and contradict the collection or evaluation of your data by these tools: <a href="www.youronlinechoices.com">www.youronlinechoices.com</a>. This information can be found in the "Your ad choices" menu item.

Advanzia Bank S.A. Page 2 de 4

# HOW TO CHANGE COOKIE SETTINGS & LEARN MORE ABOUT THE COOKIES USED ON THE WEBSITE

Further information about the cookies used on our website (including the data processing company, purpose, data collected, recipients, cookie lifespan and data retention period etc.) can be easily accessed via the blue floating icon in the lower left corner on each page.

# STEP 1 - GO TO OUR WEBSITE

Open the website in your Web browser.

# STEP 2 - OPEN THE COOKIE SETTINGS

To review and change your settings, click on the blue floating icon in the lower left corner.

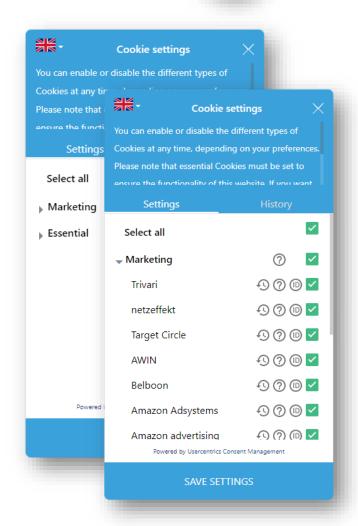


# STEP 3 - (DE)SELECT COOKIES

Check or uncheck to select or deselect cookies.

# **NEED MORE INFORMATION?**

Learn all about the cookies via the next to each cookie.



Advanzia Bank S.A. Page 3 de 4

# 4 HOW LONG IS MY COOKIE CONSENT VALID?

Your consent to cookies will be renewed at least once a year.

You can at any time withdraw your consent by changing your cookie settings as described in the above section.

### **5 WHAT IS WEB ANALYSIS?**

Web analysis is used to measure the success of the website. It provides information on the range, visitor numbers and user behaviour, the frequency of visiting individual subpages and the achievement of defined goals.

Statistical information about the use of our online offering is used on the basis of our legitimate interest in the statistical analysis of user behaviour for optimisation and marketing purposes, in order to make our website more user-friendly, carry out range measurements and conduct market research. The following web analysis tools are used for this purpose. The usage profiles generated by the tools using analysis cookies or by evaluating the log files are not merged with personal data.

The providers of the tools process data only as a contractor according to our instructions and not for their own purposes. The tools do not use users' IP addresses at all, or truncate them immediately after the collection. For each tool, you will find information about the respective provider and how you can object to the collection and processing of data by the tool.

# **6 CONSENT MANAGEMENT PLATFORM**

We use a consent management platform to fulfil the legal obligation (Article 5(2) GDPR). The consent management platform used by Advanzia Bank was developed by Usercentrics GmbH, Sonnenstrasse 23, 80331 Munich, Germany.

Further information on Userentrics' data protection policy can be found here: https://usercentrics.com/privacy-policy/

### 7 CONTACT

If you want to receive further information on the use of cookies and the topic of data protection, send us an email to <a href="mailto:dataprotection-deposit@advanzia.com">dataprotection-deposit@advanzia.com</a> or refer to the "Privacy Policy" section at the bottom of the page.

### 8 CHANGES TO THE COOKIE POLICY

Changes to the use of cookies will be made regularly and displayed accordingly in our cookie policy. The current version can be found on our website under "Privacy Policy".

Advanzia Bank S.A. Page 4 de 4