

# COOKIE POLICY

**Version 04/12/2023**

This website is operated by:

Advanzia Bank S.A.  
9, rue Gabriel Lippmann  
L-5365 Munsbach  
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: <https://www.aboutcookies.org/>. 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 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).

## 3 WHICH COOKIES DO WE USE?

We use the following cookie types:

### 3.1 Essential cookies

Essential cookies are necessary for both our website and our app.

Certain cookies are required for providing our online offers in a reliable and complete way. 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.

### 3.2 Analytical cookies

Please note that we only use analysis cookies in our app.

Analytical cookies are used to record and statistically evaluate user behaviour (e.g. advertising banners clicked on, subpages visited, search queries). Analytical cookies are only used based on your consent if you click on "Accept all" on the cookie banner. Analytical cookies are provided by Piwik Pro (Piwik PRO GmbH, Lina-Bommer-Weg 6, 51149 Cologne, Germany). Piwik Pro is an analytics and customer data platform.

**Data protection officer of the processing company:** [gdpr@piwik.pro](mailto:gdpr@piwik.pro).

**Data processing purposes:** analysis, optimization.

**Technology used:** cookies.

**Collected data:**

- Date and time of visit
- Geographical location
- Referrer URL
- Screen resolution
- Usage data
- User Agent
- User ID
- Websites visited
- Anonymized and shortened IP address
- Visitor ID

**Place of processing:** European Union.

**Retention period:** the retention period is the period of time for which your data is stored for processing. The data must be deleted as soon as it is no longer required for the specified processing purposes. The data is stored for up to 3 years.

**Recipient:** Piwik PRO Sp. z o.o., Piwik PRO GmbH.

**Information on the affected cookies**

Name	Category	Typ	Dauer	Beschreibung
_pk_id*	Analytical	cookie	1 year, 1 month	Saves various analysis data such as visitor numbers, time intervals, etc., from which statistical key figures can be derived.
_pk_ses*	Analytical	cookie	30 minutes	Analysis cookie that does not contain any data itself. Whenever this cookie is set, the visitor counter in "_pk_id" is incremented.

You can also object to the use of cookies for reach measurement and advertising purposes via the deactivation page on the website of the European Interactive Digital Advertising Alliance <http://www.youronlinechoices.com/de/praferenzmanagement/>.

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

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/APPS

Open the website in your Web browser or open the apps.

## STEP 2 – OPEN THE COOKIE SETTINGS


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

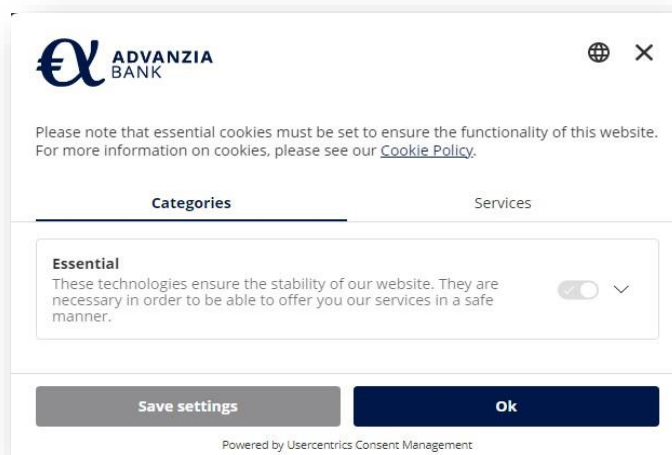


## STEP 3 – (DE)SELECT COOKIES

Check or uncheck to select or deselect cookies.

### NEED MORE INFORMATION?

Learn more about cookies by clicking on the  next to every cookie.



## IN OUR APP

### STEP 1 – GO TO OUR APP

Open the Advanzia App.

### STEP 2 – OPEN THE COOKIE SETTINGS


To review and change your settings, click on the cookie button in the 'Security & Privacy' menu.



### STEP 3 – (DE)SELECT COOKIES

Activate or de-activate analytical cookies based on your preference.

### NEED MORE INFORMATION?

Learn more about cookies by clicking on the  next to every cookie.

⌕ X

Please note that essential cookies must be set to ensure the functionality of this app. For more information on cookies, please see our [Cookie policy](#).

**Categories** Services

**Essential**  
These technologies are required to activate the core functionality of the website.  ✓

**Analytics**  ✕

Save Settings Reject Accept

Powered by Usercentrics Consent Management

## **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 analytics is used to measure the success of the website. It provides information about the reach, visitor numbers and user behaviour, the frequency of individual subpages and the achievement of defined goals.

Statistical information about the use of our online offer is used based on your consent in the statistical analysis of user behaviour for optimization and marketing purposes in order to make it more user-friendly, to measure reach and to conduct market research. We use the web analysis tool Piwik PRO for this purpose. The user profiles created by this tool with the help of analysis cookies or by evaluating log files are not merged with personal data.

PiwikPRO only processes data as a processor in accordance with our instructions and not for its own purposes.

Users' IP addresses are either not collected at all or are truncated immediately after collection.

## **6 CONSENT MANAGEMENT PLATFORM**

We use a Consent Management Platform to fulfil the legal burden of proof if a data subject decides against the documentation and management of their data (Art. 5 para. 2 GDPR). The Consent Management Platform used at Advanzia Bank was developed by Usercentrics GmbH, Sonnenstrasse 23, 80331 Munich, Germany. Further information on the data protection practices of Usercentrics can be found here: <https://usercentrics.com/de/datenschutzerklarung>.

## **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 [dpo@advanzia.com](mailto:dpo@advanzia.com) or refer to the "Privacy Policy" section at the bottom of the page.