COOKIES POLICY

INFORMATION ABOUT OUR USE OF COOKIES

Our website uses cookies to distinguish you from other users of our website. This helps us provide you with a good experience when you browse our website and also allows us to improve our site.

Due to recent changes in law, all websites which operate across certain parts of the European Union are required to obtain consent using or storing cookies (or similar technologies) on your computers or mobile device. This cookie policy provides you with clear and comprehensive information about the cookies we use and the purposes for using them. To review the Privacy Policy that applies to our users, please read our Privacy Policy.

For further information about this policy, please contact **contact@finotec.com**.

WHAT IS A COOKIE

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies as soon as you visit our site.

Key Concepts:

- First and third-party cookies: whether a cookie is 'first' or 'third' party refers to the domain placing the cookie. First-party cookies are those set by a website that is being visited by the user at the time (e.g. cookies placed by www.finotec.com)
- Third-party cookies are cookies that are set by a domain other than that of the website being visited by the user. If a user visits a website and another entity sets a cookie through that website, this would be a third-party cookie
- Persistent cookies: these cookies remain on a user’s device for the period of time specified in the cookie. They are activated each time that the user visits the website that created that particular cookie

- Session cookies: these cookies allow website operators to link the actions of a user during a browser session. A browser session starts when a user opens the browser window and finishes when they close the browser window. Session cookies are created temporarily. Once you close the browser, all session cookies are deleted

HOW TO DELETE AND BLOCK OUR COOKIES

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

By continuing to use our website, you are agreeing to our placing cookies on your computer in order to analyse the way you use our website. Please read this cookie policy carefully for more details about the information we collect when you use this site.

If you do not wish to accept cookies in connection with your use of this web site, you must stop using our site.

WHAT COOKIES DO WE USE AND WHY

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

We also may use cookies to track campaigns from banner advertisements and opt-in emails. We may use third-party providers to help us determine which of our advertisements are most likely to be of interest to you. These providers may use behavioural information, such as how you navigate the internet, to provide relevant advertisements to you.

We also allow some of these companies to use tracking pixels. Tracking pixels may be used to collect and store information about visits to our website, such as which pages you viewed and how long you spent on the website, as well as the specific advertisement that you clicked to visit our site. No personally identifiable information is stored on these cookies or web pixels. The information reported to us is aggregated and

anonymous. We use this information to understand, for example, the effectiveness of our advertising and marketing.

LIST OF COOKIES USED ON THIS WEBSITE

RME Allows the portal to "remember" a user's login/active session with the portal

JSESSIONID A session token, is a unique identifier generated and sent from our server to a client to identify the current interaction session

NOTIFICATION_COUNTER Controls push notifications to users - we use push notifications to inform users of system notifications at finotec.com

INVITE_CODE This cookie is used to track users' invitations

COOKIEMODEL This cookie is used to determine whether a modal window shall be hidden or shown

ALERT.HEADER This cookie is used to determine whether a modal window shall be hidden or shown

FINOTECADV This cookie is used to determine whether a modal window shall be hidden or shown

SUGGESTED.LANG Allows the portal to "remember" the user's language.

RiskRankingCookie Allows the portal to "remember" the user's risk

LIST OF COOKIES USED ON THIS GOOGLE

__**utma** This cookie is used to distinguish users and sessions. It is created when the javascript library executes and no existing __utma cookies exist. It is updated every time data is sent to Google Analytics.

__**utmb** This cookie is used to determine new sessions/visits. It is created when the javascript library executes and no existing __utmb cookies exist. The cookie is updated every time data is sent to Google Analytics.

__**utmc** Not used in ga.js. Set for interoperability with urchin.js. Historically, this cookie operated in conjunction with the __utmb cookie to determine whether the user was in a new session/visit.

__**utmz** Stores the traffic source or campaign that explains how the user reached your site. The cookie is created when the javascript library executes and is updated every time data is sent to Google Analytics.

__**utmv** It is used to store visitor-level custom variable data. This cookie is created when a developer uses the _setCustomVar method with a visitor level custom variable. This cookie was also used for the deprecated _setVar method. The cookie is updated every time data is sent to Google Analytics.