



COOKIE POLICY

Version of 29/08/2024

This website is operated by:

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

Advanzia Bank S.A. hereinafter also referred to as 'we' or 'us'.

We use cookies on this website. This cookie policy informs you ("user", "you" or "your") about what information we receive through the use of cookies, how we process it and what information we share with others.

You can control and/or delete cookies as you wish. For instructions on how to do so, visit: aboutcookies.org. You can delete all cookies stored on your computer and set most browsers to prevent the storage of cookies. Please note that individual features and online offers may not work or may only work to a limited extent without cookies.

1 WHAT ARE COOKIES?

Cookies are small text files that are sent when you visit a website and are stored in the user's browser. When you visit the website again, the user's browser sends back the content of the cookies, thus enabling the user to be recognised. A distinction is made between different cookies. Session cookies are automatically deleted after the browser session has ended. Others are stored for a specified time or permanently in the user's browser and then delete themselves automatically (temporary or permanent cookies).

2 WHY DO WE USE COOKIES?

We use cookies to obtain information about your use of our website and to continuously improve our services and our communication with you. Certain cookies are necessary for us to provide our online services securely.

We also use cookies to obtain information about the device, operating system and internet browser you are using so that we can customise our content and display it correctly.

We collect information about how you came to our website, for example which advertising banners led you to our online presence, so that we can improve our communication with you. This includes information about your IP address (this is the internet address that is assigned to your device).

3 WHAT COOKIES DO WE USE?

We use the following cookie categories:

3.1 Necessary cookies

Certain cookies are necessary to enable us to offer our online services securely and in full. These include:

- cookies that are used to identify or authenticate our users;
- cookies that temporarily store certain user inputs;
- cookies that store certain user preferences.

These cookies are necessary for technical reasons so that you can visit our website and use the features we offer. This applies, for example, to a cookie that records a user's authentication data after registering in our online banking area so that the customer remains logged in to our online banking even after switching to another page. This also applies to cookies that ensure that a user-specific configuration of the website functions (selected language, etc.) is retained over sessions. These cookies also help to ensure that the website is used securely and properly.

3.1.1 Piwik Pro

This is a consent management service and tag management system. Piwik PRO GmbH is used on the website as a processor for the purpose of consent management. The Piwik PRO Tag Manager allows tags to be integrated centrally via a user interface. Tags are small pieces of code that can track activity. The Piwik PRO Tag Manager integrates script codes from other tools. The Tag Manager makes it possible to control when a particular tag is triggered.

Processing company: Piwik PRO GmbH, Lina-Bommer-Weg 6, 51149 Cologne.

Data Protection Officer of the processing company: gdpr@piwik.pro.

Data processing purposes

- Consent management
- Tag administration

Technologies used

- Cookies
- Website tags

Data collected

- Date and time of visit
- Aggregated data on tag triggering

Place of processing: European Union.

Retention period

The retention period is the period during which the collected data is stored for processing. The data must be deleted as soon as it is no longer needed for the specified processing purposes.

- The data will be stored for up to 3 years.

Data recipient

- Piwik PRO Sp. z o.o.
- Piwik Pro GmbH

Information on cookies used

Name	Category	Type	Duration	Description
ppms_privacy_	Necessary	cookie	1 year	Stores the visitor's consent to the collection and use of data.
stg_traffic_source_priority	Necessary	cookie	30 minutes	Stores the type of traffic source from which visitors came to this site.

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stg_last_interaction	Necessary	cookie	1 year	Determines if the visitor's last session is still ongoing or if a new session has started.
stg_returning_visitor	Necessary	cookie	1 year	Determines if the visitor is a returning visitor.
stg_fired__<conditionID>	Necessary	cookie	Session	Indicates whether the combination of tag and trigger was activated during the current visitor session. This cookie can be set several times with different condition IDs.
stg_utm_campaign	Necessary	cookie	Session	Stores the name of the campaign that led the visitor to your website.
stg_pk_campaign	Necessary	cookie	Session	Stores the name of the campaign that led the visitor to your website.
stg_externalReferrer	Necessary	cookie	Session	Determines if the visitor's last session is still ongoing or if a new session has started.
_stg_optout	Necessary	cookie	1 year	Helps to disable all tracking tags on the site.
_pk_cvar	Necessary	cookie	30 minutes	Saves a user-defined variable that is part of the visit scope.

3.2 Analysis cookies

Analysis Cookies are used to record and statistically analyse the usage behaviour of our users (e.g. clicked advertising banners, pages visited, queries asked). Analysis cookies are only used on the basis of your consent when you click on 'Accept all' on the cookie banner.

3.2.1 Piwik Pro

This is an analysis and customer data platform.

Processing company: Piwik PRO GmbH, Lina-Bommer-Weg 6, 51149 Cologne.

Data Protection Officer of the processing company: gdpr@piwik.pro.

Data processing purposes

- Analysis
- Optimisation

Technologies used: cookies.

Data collected

- Date and time of visit
- Geographic location
- Referrer URL
- Screen resolution
- Usage data
- User agent
- User ID
- Websites visited

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- Anonymised and shortened IP address
- Visitor ID

Place of processing: European Union.

Retention period

The retention period is the period during which the collected data is stored for processing. The data must be deleted as soon as it is no longer needed for the specified processing purposes.

- The data will be stored for up to 3 years.

Data recipient

The recipients of the collected data are listed below.

- Piwik PRO Sp. z o.o.
- Piwik Pro GmbH

Information on cookies used

Name	Category	Type	Duration	Description
_pk_id*	Analysis	cookie	1 year, 1 month	Stores various analysis data such as visitor numbers, time intervals, etc., from which statistical metrics can be derived.
_pk_ses*	Analysis	cookie	30 minutes	Analysis cookie that contains no data itself. Whenever this cookie is set, the visitor counter is increased in '_pk_id'.

4 WHERE CAN I MANAGE MY COOKIE CONSENT?

To review or change your settings, click on '*Cookie Settings*' in the website footer. This will take you directly to the consent banner, where you can access your cookie settings.

5 HOW LONG IS MY COOKIE CONSENT VALID?

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

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

6 WHAT IS WEB ANALYSIS?

Web analysis is used to measure the success of the website. It provides information about reach, visitor numbers and user behaviour, the frequency of individual pages and the achievement of set goals.

Statistical information about the use of our online services 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 them more user-friendly, to measure reach and to conduct market research. We use the web analysis tool Piwik PRO. The user profiles created by this tool using analysis cookies or by evaluating the 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 stored at all or are anonymised immediately after collection.

7 CONSENT MANAGEMENT PLATFORM

We use a consent management platform to fulfil the legal burden of proof in the event that a data subject decides against the documentation and administration of their data (Article 5(2) GDPR). The consent management platform used by Advanzia Bank was developed by Piwik PRO GmbH, Lina-Bommer-Weg 6, 51149 Cologne. Further information on Piwik PRO's privacy practices can be found here: <https://piwikpro.de/datenschutz/>.

8 CONTACT

If you would like to receive more information about the use of cookies and data protection, please email us at dataprotection@advanzia.com.