

> General characteristics

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Why have a Cookie Use Policy?

Your privacy is a priority for CREDENDO (hereinafter referred to as 'CREDENDO' or 'we'). In this regard, we undertake to protect the personal data of our online users (hereinafter referred to as 'you'), which are collected thanks to cookies, tags, tracers (hereinafter referred to generally as 'Cookies'), and to process them with the greatest care, in accordance with the legal provisions in force and specifically the law of 13 June 2005 on electronic communications.

1. Who controls your personal data?

> Controller

The Controller responsible for the processing of your personal data is CREDENDO ECA, the head office of which is at Rue Montoyerstraat 3, 1000 Brussels, Belgium, registered in the BCE [Crossroads Bank for Enterprises] under No 0203.286.759.

Any questions or requests relating to the processing of your personal data can be sent to the following email address: credendodataprotection@credendo.com.

> Appointment of an internal data protection officer (DPO)

CREDENDO ECA has appointed a data protection officer in the person of Mr Geert Goossens. He is, in particular, independently responsible for ensuring that the rules for the protection and management of your data are applied internally and for collaborating with the supervisory authorities. The contact details for Mr Goossens are as follows:

Mr Geert Goossens,
Rue Montoyerstraat 3,
1000 Brussels, Belgium

Email: credendodataprotection@credendo.com

2. What is a cookie?

Cookies, tags or tracers are text files that contain certain pieces of information that are downloaded on to your device when you visit a website. The cookies are then sent back to the website of origin on each subsequent visit, or during a visit to a site that recognises this cookie. They are useful because they allow a website to recognise a user's device and often facilitate the user experience.

There are primarily two types of cookies: 'essential' cookies and 'non-essential' cookies.

- > **Essential cookies** are cookies that are essential for our website to function. They allow you to browse our website and to use its main features.
- > **Non-essential cookies** are cookies that allow you to personalise your user experience on our website but are not essential for it to function.

These two types of cookies each have different characteristics that can be distinguished and classified according to the length of time for which they are valid and the origin of their placement.

- > **Cookies according to the length of time for which they are valid on the user's computer**

- Persistent or permanent cookies: remain after the session is closed. They are kept on the user's hard drive until they expire (persistent cookies are designed with an expiry date) or until the user deletes the cookies. Persistent cookies are used to collect identification data relating to the user, such as their behaviour while surfing the internet or their preferences for a specific website.
 - Session cookies: only last for the time taken to visit a website (session). They are deleted when the user closes the browser.
- > **Cookies according to their placement**
- First-party cookies: these belong to the site that you choose to visit.
 - Third-party cookies: these are cookies connected with the activity of partner third parties. They are imported from a site the content of which is accessible indirectly, for example via an image or a banner.

Most browsers support cookies (Internet Explorer, Mozilla Firefox, Google Chrome, Safari, etc.). In any case, users can configure their browser to deactivate cookies or they can delete them.

3. What cookies do we use and for what purpose?

Cookies fulfil multiple functions, such as allowing you to browse between pages efficiently, remembering your preferences (e.g. language) and generally improving your user experience. They can also help to ensure that the adverts you see on a website are more appealing to you, taking into account your interests.

Generally, when you visit our website, we use both essential and non-essential cookies, which fulfil several functions: thus, we use analytical cookies, functional cookies and targeted advertising cookies. Here is how and why we use them.

The distinction between essential cookies and non-essential cookies is explained in the table below, which includes all of our cookies for each category, classified according to the name of the cookie (name by which it is known within our site), its purpose (function), the type (persistent or session), its origin (first-party or third-party cookie) and the length of time for which it is valid.

a. Essential cookies

These are cookies that are essential for our website to function. They allow you to browse our website and to use the main features of the website, such as returning to the previous page. The aim here is to send a communication via an electronic communications network within the meaning of Article 129 of the law of 13 June 2005 on electronic communications, and your consent is not required for the activation of these cookies.

This category of cookies should not be deactivated. If you choose to make these cookies inactive, you will not be able to access all of the content of the pages visited.

The essential cookies we use are as follows:

Cookie name	Purpose	Type	Origin	Length of time for which it is valid
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Cookie	Storage of cookie-banner consent	Persistent	First-party cookie	12 months
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b. Non-essential cookies:

i. Analytical cookies

These cookies collect information on the way in which you use our website, for example which pages you look at most often, how long you spend on our website, etc., in order to improve its features, in particular (for example to find a solution to the error messages on some pages on our website), and in order to allow us to understand which pages and which sections are the most popular.

These cookies cannot be used without your prior consent and are therefore the subject of the question you are asked during your first visit to our site.

The analytical cookies we use are as follows:

Google

- Third-party cookies placed and managed by Google
- Length of time for which they are valid: Session cookies and persistent cookies with a validity of maximum 24 months
- Cookies: `_ga`, `_gid`, `_gat`, ...

Hotjar

- Third-party cookies placed and managed by Hotjar
- Length of time for which they are valid: Session
- Cookies: `_hjIncludedInSample`, ...

ii. Functional cookies

Functional cookies allow you to personalise your experience on our site. For example, these cookies will record your language. They also allow the use of certain features such as sharing content on social networks.

These cookies cannot be used without your prior consent and are therefore the subject of the question you are asked during your first visit to our site.

The functional cookies we use are as follows:

AddThis

- Third-party cookies placed and managed by AddThis to enable you to share content from our website on social media networks like Facebook, Twitter, ...
- Length of time for which they are valid: Persistent cookies with a validity of maximum 15 months
- Cookies: `__atuvc`, `__atuvs`, `uvc`, `uid`, `oid`, `loc` ...

iii. Targeted advertising cookies

We and our advertisers can use cookies to provide you with adverts that we think will be suitable for you and are geared to your interests. You can see these adverts on other websites you visit.

These cookies cannot be used without your prior consent and are therefore the subject of the question you are asked during your first visit to our site.

The targeted advertising cookies we use are as follows:

Cookie name	Purpose	Type	Origin	Length of time for which it is valid
bkdc	Display of targeted adverts	Persistent	Third-party cookie (BlueKai)	5 months
bku	Display of targeted adverts	Persistent	Third-party cookie (BlueKai)	5 months

4. What third-party cookies do we use?

We also use or allow third parties to use the cookies that fall within the categories described above. For example, we use third-party analysis cookies to help us to evaluate the traffic on our website. We can also use third-party cookies to help us in our market research, for the improvement of site features, etc. CREDENDO is in no way responsible for the content of these statements or for the content of the cookies of these third-parties.

These cookies cannot be used without your prior consent and are therefore the subject of the question you are asked during your first visit to our site.

All of these third parties are included here to allow you to consult their statements and to manage your consent.

Purpose	Placed by
Behaviour measurement	Hotjar Privacy policy: https://www.hotjar.com/legal/policies/privacy To withdraw your consent: https://www.hotjar.com/legal/compliance/opt-out
Audience measurement	Google Analytics Privacy policy: https://support.google.com/analytics/answer/6004245?hl=en To withdraw your consent: https://tools.google.com/dlpage/gaoptout?hl=fr
Sharing of content	AddThis Privacy policy: http://www.addthis.com/privacy/privacy-policy To withdraw your consent: http://www.addthis.com/privacy/opt-out

Display of targeted adverts	BlueKai
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5. How do you configure cookie storage?

If you want to authorise, refuse or delete the cookies that are on your computer, you have to go to your browser (Internet Explorer, Safari, Firefox) settings. Then follow the instructions provided by your browser (generally located under the “Help”, “Tools” and “Edit” tabs).

However, refusing a cookie or categories of cookies does not delete the cookies from your browser. You will have to do that yourself from your browser.

If you choose to deactivate cookies, please be aware that you will not be able to benefit fully from certain features of our website and from the CREDENDO user experience.

You can also manage consent by contacting the third parties directly, as explained in point 4 of this document.