

## COOKIES POLICY BANCO CRÈDIT ANDORRÀ (PANAMÁ) S.A.

CRÈDIT ANDORRÀ, SA, uses first- and third-party cookies in order to offer you a better browsing experience tailored to your needs and to protect and improve the website. Your express consent is required for them to be collected.

Please read this Cookies Policy carefully to learn about CRÈDIT ANDORRÀ's responsible use of cookies and the options you have to configure your browser and manage them.

### What are cookies?

Cookies are small data files that are generated on the user's computer that allow us to know how often they visit the site, the most selected content and security elements that may affect access control in restricted areas. They are also used in displaying advertising based on criteria predefined by CRÈDIT ANDORRÀ, SA that are triggered by cookies provided by this company or by third parties providing these services on behalf of CRÈDIT ANDORRÀ. SA.

### What type of cookies are used on this website and for what purposes?

As a general rule, CRÈDIT ANDORRÀ, SA uses:

- **First-party cookies:** these cookies are sent to the user's terminal from a computer or domain managed by the owner of the website and from which the service requested by the user is provided.
- **Third-party cookies:** these are cookies that are sent to the user's terminal from a computer or domain that is not managed by the owner of the website from which the service the user requested is provided, but by another party that processes the data obtained through the cookies.

Likewise, if the cookies are installed from a computer or domain that is managed by the owner of the website, but the information they gather is managed by a third party, these are also considered third-party cookies.

**According to when they expire:** To temporarily store information regarding user preferences, such as language.

- **Session cookies:** used to compile and store data generated by the CRÈDIT ANDORRÀ, SA user when they access and browse the website. The information is retained to provide the requested service.
- **Persistent cookies:** used to retain data on the terminal during a period of time defined by the cookies manager.

**According to their purpose:**

To ensure the proper performance of Crèdit Andorrà websites.

- Technical cookies:cookies needed to enable the user to access the service, identify themselves and operate correctly.
- Customisation cookies: cookies that allow the user to browse a CRÈDIT ANDORRÀ, SA website, platform or application, as well as to use the various options or services offered, such as language, the device screen resolution, the browser type and regional settings from which the service is being accessed.

To collect statistical data to improve the website experience.

- Analyticalcookies: cookies that allow the cookies manager to track and analyse user behaviour on the sites to which they are linked. The information they provide is used to evaluate the CRÈDIT ANDORRÀ, SA website activity in order to create browsing profiles for the users of these sites, applications and platforms, for the purpose of making improvements based on the analysis of the usage data of the service users.

#### First-party cookies

Cookie	Owner	Expiration time	Function	Type
_gid	Crèdit Andorrà	24 hours	To collect user browsing information.	Measuring
_ga, _gat_gtag_UA	Crèdit Andorrà	24 hours	To collect user browsing information.	Measuring
has_js	Crèdit Andorrà	After browsing	Any session type is stored.	Technical
eu_consent_cookie	Crèdit Andorrà	24h	Reminder of whether you have accepted the cookies message.	Technical

Drupal.tableDrag.showWeight	Crédit Andorrà	1 year	Saves the user's interface preferences.	Functional
_ga	Crédit Andorrà	70 days	To store the client ID in Google Analytics	Measuring
Cookie_notice_accepted	Crédit Andorrà	24h	Reminder of whether you have accepted the cookies message.	Technical

### Third-party cookies

Cookie	Owner	Expiration time	Function	Type
ANID	Google	1 year	Measures the performance of advertising and provides recommendations.	Advertising
APISID	Google	2 years	Measures the performance of advertising and provides recommendations.	Advertising
__Secure-3PAPISID	Google	6 months	Used to deliver more relevant advertising for the users and their interests	Advertising

__Secure-3PSID	Google	6 months	Used to construct the profile of the interests of the user to offer them personalised advertising.	Advertising
__Secure-APSID	Google	6 months	Used to deliver more relevant advertising for the users and their interests	Advertising
__Secure-HSID	Google	6 months	Used to deliver more relevant advertising for the users and their interests.	Advertising
__Secure-SSID	Google	6 months	Used to deliver more relevant advertising for the users and their interests.	Advertising
1P_JAR	Google	30 days	Transfers data to Google.	Advertising
CONSENT	Google	18 years/ persistent	Improves advertising, user-oriented cookie.	Advertising
NID	Google	6 months	Registers an ID.	Advertising
SAPISID	Google	2 years	Measures the performance of advertising and provides recommendations.	Advertising
SID	Google	2 years	Collects information for the	Analytical

			Google search engine.	
SIDCC	Google	1 year	Provides services and extracts anonymous information on browsing.	Analytical
SSID	Google	2 years	Measures the performance of advertising and provides recommendations.	Advertising
HSID	Google	2 years	Measures the performance of advertising and provides recommendations.	Advertising
OTZ	Google	24h	Identifies user preferences.	Analytical
dc_gtm_UA_- xxx	Google Tag Manager	Seconds	Used to add the Google Analytics tracking code from Google Tag Manager.	Analytical
_fbp	Google Tag Manager	3 months	Used by Facebook to provide advertising products.	Advertising
fr	Facebook	1 month	Serves to show the Like button and the number of followers.	Technical
IDE	DoubleClick.net	1 year	Used for advertising shown on the website.	Advertising

DSID	DoubleClick.net	1 week	Used to improve advertising and orient it based on relevant content for the user, and to improve the performance of campaigns, avoiding showing adverts already seen.	Advertising
personalization_id	Twitter	Persistent	To personalise ads and measure ad performance	Advertising
fr	Facebook	90 days	To provide ad delivery or retargeting	Advertising
bcookie	Linkedin	2 years	To store browser details	Advertising
li-oatml	Linkedin	1 month	To provide ad delivery or retargeting	Advertising
li_sugr	Linkedin	3 months	To store browser details	Advertising
UserMatchHistory	Linkedin	30 days	To provide ad delivery or retargeting	Advertising
lidc	Linkedin	1 day	To store performed actions on the website	Advertising
bscookie	Linkedin	2 years	To store performed actions on the website	Advertising

X-LI-IDC	Linkedin	Session	To provide functions across pages	Advertising
BizographicsOptOut	Linkedin	10 years	To store privacy preferences	Advertising
consent	Youtube	2 years	Used to detect if the visitor has accepted the marketing category in the cookie banner	Advertising
ysc	Youtube	Sesion	Measures the videos that have been played by the user and tracks the "Like" and "Share video" events.	Analytical
gps	Youtube	1 day	Registers a unique ID on mobile devices to enable tracking based on geographical GPS location.	Analytical

**Who accesses the cookie information?**

Only CRÈDIT ANDORRÀ, SA uses the information stored in the cookies.

**Can cookies be disabled?**

With the exception of analytical cookies, the use of cookies impacts user privacy. This is because, as a general rule, it makes it possible to associate their content with the connection IP address and with other personal details of the user, such as those provided voluntarily.

By accepting the Privacy policy and Cookies Policy, the user consents to the generation of cookies for the purposes outlined above.

Notwithstanding the above, if the user subsequently wishes to delete the cookies that have been stored on their computer and that require consent, they may do so by using the browser tools provided for these purposes. In this regard, depending on the browser being used, the procedures for disabling cookies are explained at the following links:

- Firefox: <https://support.mozilla.org/en-US/kb/enhanced-tracking-protection-firefox-desktop>
- Internet Explorer: <https://support.microsoft.com/en-gb/help/17442/windows-internet-explorer-delete-manage-cookies>
- Chrome: <https://support.google.com/chrome/answer/95647?hl=>
- Safari: <https://support.apple.com/en-gb/HT201265>
- Opera: <https://help.opera.com/en/latest/web-preferences/#cookies>

#### **Changes and updates to the cookie policy**

CRÈDIT ANDORRÀ, SA and the group's companies may modify this Cookies Policy according to legislative and regulatory requirements, or in order to adapt it to the instructions and recommendations of regulators.