

Cookie Management Policy

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Last updated on February 2022

What are cookies?

Cookies are small text files that are sent from our website and placed on your device (computer, tablet, mobile device...) to make our website work properly and save information about your visits.

What are the different types of cookies?

There are several types of cookies depending on their lifespan and on their origin:

- Session or persistent cookies

All cookies are either session cookies or persistent cookies:

- Session cookies are temporary and will disappear when the browser is closed. They allow our website to link the actions of a user only during a browser session.
- Persistent cookies remain on your device and are activated every time you visit the website until you erase them or your browser does. They are capable of providing websites with user preferences, settings and login information for future visits.
- First and third party cookies

Whether a cookie is first or third party depends on where it comes from:

- First-party cookies are put on your device directly by our website.
- Third-party cookies or tracking cookies are created by “parties” other than our website, like a provider of advertising, retargeting or analytics system.

Why do we use cookies?

We use cookies to recognize your browser or device, learn more about your interests, and provide you with essential features and services.

- By using cookies and other similar technologies, we:
 - Improve global navigation for users
 - Ensure the proper functioning of the website
 - Track visitors and visits
 - Remember users and collect information about the visitor and the device
- We may use the information we obtain from your use of our cookies for the following purposes:
 - To recognize your computer when you visit the website and protect you from fraud and keep improving security
 - To remember your preferences and choices, and establish anonymised statistics about the browsing experience on our site
 - To store your custom settings and decide which of our products, services and offers may be relevant for you
 - To customize your browsing experience and to deliver targeted ads
 - To study how people use our website and apps and our other services, so we can improve them

What types of cookies do we use?

We place certain cookies ourselves on our website; others are placed by third parties (Google Analytics, Statcounter and ShareThis).

If you have given us your consent by accepting all cookies used on our website, we may allow third parties to collect data by setting their own cookies on your device. Third party cookies are also likely to collect data outside our website.

The cookies used on our website include those which are strictly necessary cookies for access and navigation, cookies that track usage, remember your choices and cookies that provide you with targeted content or advertising. We use three main types of cookies:

1. Functional cookies

These cookies are necessary for you to browse the website and use its services and main features. For example, a cookie that remembers the country or language you have selected. They are essential for our website to function technically **and cannot be switched off in our systems.**

They do not store any personally identifiable information and the information collected is not used for marketing purposes.

Their installation does not require the user's permission or consent.

2. Performance/Analytical cookies

These cookies allow us to count visits and traffic sources.

They help us to know how you use the website, notably time spent on each page and the number of visits per page, error messages shown and clicks in certain areas of the website so we can measure and improve the performance of our site.

If you do not allow these cookies, we will be less able to optimize our site performance.

All information these cookies collect is aggregated, anonymous and cannot be used for marketing purposes.

3. Marketing cookies

Measurement Cookies:

These cookies are used for limited site statistics and audience measurement. They enable us to track the effectiveness of our marketing campaigns.

With these cookies we count and analyze the number of leads and clicks associated with our marketing investments.

Targeting Cookies:

These cookies are set through our site by ourselves or by third parties (Google Analytics, Statcounter and Sharethis), to build a profile of your interests. They help us show you relevant content or adverts on our sites that take into account your preferences.

If the device is shared by several people, the person receiving the emails or viewing the promotional content may not be the person who conducted the search. They do not store directly personal information, but are based on uniquely identifying your browser and internet device.

If you do not allow these cookies, you may experience less personalized content and/or advertising.

What cookies are in use on eblf.com?

The following table lists the names, providers, types, purposes and duration details of all the cookies we are using on our website:

Cookie Name	Provider	Type	Default Expiration Time	Description
_cfduid	eblf.com	HTTP	29 days	Used by the content network, Cloud flare, to identify trusted web traffic.
_RequestVerificationToken	eblf.com	HTTP	Session	Helps prevent Cross-Site Request Forgery (CSRF) attacks.
sharethis_cookie_test_	eblf.com	HTTP	Session	This cookie determines whether the browser accepts cookies.
ARRAffinity	eblf.com	HTTP	Session	Used to distribute traffic to the website on several servers in order to optimize response times.
ARRAffinitySameSite	eblf.com	HTTP	Session	Used to distribute traffic to the website on several servers in order to optimize response times.
ASP.NET_SessionId	eblf.com	HTTP	Session	Preserves the visitor's session state across page requests.
rc::a	google.com	HTML	Persistent	This cookie is used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.
rc::c	google.com	HTML	Session	This cookie is used to distinguish between humans and bots.
_ga	eblf.com	HTTP	2 years	Used by Google Analytics to register a unique ID that is used to generate statistical data on how the visitor uses the website.
ga#	eblf.com	HTTP	2 years	Used by Google Analytics to collect data on the number of times a user has visited the website as well as dates for the first and most recent visit.
_gat	eblf.com	HTTP	1 day	Used by Google Analytics to throttle request rate.
_gid	eblf.com	HTTP	1 day	Used by Google Analytics to register a unique ID that is used to generate statistical data on how the visitor uses the website.
is_unique	statcounter.com	HTTP	5 years	This cookie is used by Google Analytics to identify the frequency of visits and how long the visitor is on the website.
is_visitor_unique	statcounter.com	HTTP	2 years	This cookie is used by Google Analytics to count how many times a website has been visited by different visitors - this is done by assigning the visitor a random ID, so the visitor does not get registered twice.
sc_is_visitor_unique	eblf.com	HTTP	2 years	This cookie is used by Statcounter to count how many times a website has been visited by different visitors - this is done by assigning the visitor a random ID, so the visitor does not get registered twice.
st_shares_#	eblf.com	HTML	Persistent	Used by Statcounter to collect statistical data related to the user's website visits, such as the number of visits, average time spent on the website and what pages have been loaded.
statcounter_bounce	eblf.com	HTML	Session	Used by Statcounter to determine if a user leaves the website straightaway. This information is used for internal statistics and analytics by the website operator.
statcounter_config	eblf.com	HTML	Session	Used by Statcounter to assess user's visits to the website, such as which pages have been visited or the frequency of visits.
statcounter_session	eblf.com	HTML	Session	Used by Statcounter to collect statistics on the user's visits to the website, such as the number of visits, average time spent on the website and what pages have been read.
t.php	c.statcounter.com	Pixel	Session	Registers statistical data on user's behavior on the website. Used for internal analytics by the website operator.
Ads/ga-audiences	google.com	Pixel	Session	Used by Google AdWords to re-engage visitors that are likely to convert to customers based on the visitor's online behavior across the website.
sc_medium_source	eblf.com	HTML	Persistent	Determines how the user accessed the website. This information is used by the website operator in order to measure the efficiency of their marketing.
st_samesite	consensu.org	HTTP	Session	Used by Sharethis to track visitor's website navigation and preferences - This is used for internal statistics and marketing.
BLF_SectionID	eblf.com	HTTP	1 year	Unclassified
SkwidCookie	eblf.com	HTTP	1 year	Unclassified

What happens if I want to disable cookies?

By clicking "Reject All", you are disabling the use of analytical and marketing cookies. Functional cookies cannot be disabled.

If you disable analytical and marketing cookies, you will still be able to visit and navigate our website but some of the functions may not work correctly and we cannot save your settings.

You can adjust your cookie settings at any time from our **Cookie Consent Manager**.

How can you manage cookies or opt out?

When you visit our website, you are invited to accept, refuse or customize the use of cookies.

By clicking on the "Accept All" button in the cookie banner, you consent to the placing of the cookies described in our Cookie Policy.

You may revoke your consent regarding and delete installed cookies at any time. To do so, you may either:

- Turn off cookies in your browser's 'Internet options' which allows you to refuse the setting of cookies, block new cookies or receive notification of new cookies.
To assist you in this process, we have provided links to the "Help" section of some of the most popular web browsers:
 - Internet Explorer:
<http://windows.microsoft.com/fr-FR/windows-vista/Block-or-allow-cookies>.
 - Safari:
<http://support.apple.com/kb/PH5042>.
 - Chrome:
<http://support.google.com/chrome/bin/answer.py?hl=fr&hlrm=en&answer=95647>.
 - Firefox:
<http://support.mozilla.org/fr/kb/Activer%20et%20d%C3%A9sactiver%20les%20cookies>.
 - Opera:
<http://help.opera.com/Windows/10.20/fr/cookies.html>.

- Or reset cookies accepted on the Cookie Consent Manager

You may also visit www.allaboutcookies.org and www.youronlinechoices.eu for details on how you can set your cookie preferences and how cookies or target marketing work.

To opt out of being tracked by Google Analytics across all websites visit <http://tools.google.com/dlpage/gaoptout>.

Your Personal Data protection

We apply a high level of personal data protection, and process it in accordance with the applicable legislation and our Privacy Policy.

We therefore never attach any information to your cookies that can be used to identify you personally. Cookies can never be used to retrieve your address, date of birth, phone number or any other information that may be used to identify you. You and your IP address are anonymized for us and we can never link the data collected to you.

We do not provide any personal information to third parties that display our advertisements tailored to your interests. Only anonymized data is collected and transmitted, thus third parties cannot identify you personally.

To find out more, please visit our [Data Protection Policy](#).

Update to the Cookie Policy and contact details

This Cookie Policy may change from time to time. If new types of cookies are included whose use requires informed consent, we will inform you and record your due consent.

Without prejudice to the above, we recommend that you review this policy each time you access our website, so that you are properly informed about how and why we use cookies and are aware of any changes in the type of data collected.

If users have any queries concerning their personal data protection rights and our Cookies Policy, they can contact the Bank's Data Protection Officer (DPO) to this end, using this e-mail address: data.protection@ebf.com.