

COOKIES POLICY

This section is dedicated to our cookie management policy.

It provides you with information on the origin and use of browser information processed when you use our website, as well as your rights. This policy is therefore important both for you, wishing to have a positive experience and trust our services, and for us, wishing to provide full, precise answers to your questions regarding site browsing and take your preferences into account.

When you visit our website, and only if you agree, “cookies” may be installed on your terminal (computer, tablet, cellphone, etc.), subject to the choices you have made with respect to cookie settings, which you can change at any time.

A cookie is a small, stored text file that contains a list of characters, which are downloaded onto your terminal during your visit. If you have accepted the cookies, they are then sent back to our website during each subsequent visit or sent to another website that recognizes the cookies.

WHAT IS THE PURPOSE OF THE COOKIES USED ON THIS WEBSITE?

Only the server that created the cookie can read or modify data it contains.

Cookies used on our website

We use Cookies for the purposes detailed below (subject to your preferences):

- To track visits to our website and know how many people are using the site and its various components (the sections or content visited), enabling us to make our services more relevant and user-friendly, or to correct any problems

These cookies are used to analyze and track website visits and help make the website more useful. They are destroyed after a maximum period of 13 months.

YOUR COOKIE PREFERENCES

You have several options for managing cookies. Any changes you make to settings may alter your browsing experience and the conditions of your access to specific services requiring the use of Cookies.

You can choose to express and change your cookie preferences at any time, using the methods described below.

Options provided by your browser software

You can set your browser software to either accept cookies on your terminal or else reject them, either systematically or depending on the server issuing the cookies. You can also set your browser software to ask you whether you wish to accept or refuse cookies, before they

are installed on your terminal. For more information, go to the section “How to manage cookie preferences according to your browser”.

(a) Agreeing to Cookies

Users must give their express consent to a cookie being stored on their terminals and may express and modify this consent at any time, free of charge, via the options provided by their browser software.

If you accept cookies via your browser software, the cookies embedded in the pages and content you have viewed may be temporarily stored in a dedicated part of your terminal. They can only be read by the server that created the cookie.

(b) Refusing cookies

If you refuse cookies on your terminal, or if you delete those already stored, you may no longer be able to benefit from a number of functions that are necessary for browsing specific sections of our website. This would be the case if you tried to access any of our content or services that require us to identify you. This would also be the case if we - or our service providers - were unable to recognize (for technical compatibility purposes) the type of browser used by your terminal, its language and display settings or the country from which your terminal appears to be connected to the Internet.

If this occurs, we are unable to accept any liability for the consequences arising from the poor functioning of our services resulting from our inability to store or read the cookies required for their functioning, which you have refused or deleted.

(c) How to manage cookie preferences according to your browser

You have several options for managing cookies. Any changes you make to settings may alter your browsing experience and the conditions of your access to specific services requiring the use of Cookies.

You can set your browser software to either accept cookies on your terminal or else reject them, either systematically or depending on the server issuing the cookies. You can also set your browser software to ask you whether you wish to accept or refuse cookies, before they are installed on your terminal.

To follow are the methods you can use to accept/refuse or delete the cookies present on our website:

Cookie settings are different for each browser. They are described in your browser’s help menu, which explains how you can change your cookie preferences.

For Internet Explorer™:

Menu Tools > Internet Options > Confidentiality

See <http://windows.microsoft.com/fr-FR/windows-vista/Block-or-allow-cookies>

For Safari™

Menu Safari > Preferences > Confidentiality

See http://support.apple.com/kb/PH17191?viewlocale=fr_FR

For Chrome™:

Menu Chrome (tools) > Settings > Show advanced settings > Confidentiality > Content settings > Cookies

See <https://support.google.com/chrome/answer/114662>

For Firefox™:

Menu Tools > Options > Privacy settings > History > Cookies

See <https://support.mozilla.org/fr/kb/activer-desactiver-cookies>

(d) How to exercise your options on our website

The enabling of cookies or trackers on the website is subject to your express consent. You may give this consent by expressly accepting cookies via the “I accept” button on the cookie banner, or by simply continuing to browse the website.

You have the option of changing your cookie settings, by clicking on “change settings” on the cookie banner to only accept or refuse specific cookies.

If you refuse all cookies in the “change settings” section or stop browsing by leaving the website, no cookies will be enabled on your terminal.

For more information on Cookies: <http://www.cnil.fr/vos-droits/vos-traces/les-cookies/>

THE BPCE LEASE WEBSITES USES DIFFERENT TYPES OF COOKIES

List of cookies used:

Name of cookie	Purpose of cookie: why exactly is this cookie installed?	Type of cookie
utag_main	A single ID for the session	Session
utag_main	A Unix/Epoch timestamp in milliseconds	Visitor statistics
utag_main	A single ID for each visitor	Tracking
utag_main	A Boolean that indicates whether the viewed page is the first viewed page of the session. Value 1 indicates it is the first page viewed and value 0 that it is not the first page viewed.	Visitor statistics
utag_main	The number of pages viewed during the current session	Visitor statistics
utag_main	The number of sessions for this visitor	Visitor statistics
utag_main_mycookievar	Persist Data Value Extension: this extension keeps the data of a variable in a cookie for a specified period of time	Customised cookie
OPTOUTMULTI	This cookie saves visitor settings on the E-privacy module	E-privacy

Name of cookie	Purpose of cookie: why exactly is this cookie installed?	Type of cookie
s_cc	This cookie is set and read by JavaScript to establish whether cookies are enabled (simply defined on "True")	Session
s_sq	This cookie is set and read by JavaScript when enabling the ClickMap function: it contains information about the last link clicked by the user.	Session
s_vi	Single visitor ID timestamp.	Tracking