

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 website browsing and take your preferences into account.

When you visit our website, and only if you agree, “cookies” may be installed on your device (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 device 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 edit 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 website 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 device 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 device. For more information, go to the section “How to manage cookie preferences according to your browser.”

(a) Agreeing to Cookies

Users must express their explicit consent to a cookie being stored on their devices 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 on your device via your browser software, the cookies embedded in the pages and content you have viewed may be temporarily stored in a specific space on your device. 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 device, its language and display settings or the country from which your device 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 device 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 device.

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 apply 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 device.

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:

1- List of cookies used:

Functional cookies improve your website experience and are necessary for its proper functioning. If you disable these cookies by configuring your browser, our website may not function properly. For this reason, cookies are set by default when you visit our website.

/ Functional cookies	Goal	Cookie name	Cookie purpose: why is this cookie set?	Cookie type	Duration
Tealium	Tealium is a tag management tool. It collects digital data.	utag_main	<p>It includes:</p> <ul style="list-style-type: none"> - A unique identifier for the session. - A Unix/EPOCH timestamp in milliseconds. - A unique identifier for each visitor. - A Boolean function which signals whether or not the page seen is the first in a browsing session. Value 1 indicates the first page seen whereas value 0 marks any page that is not the first page. - Number of pages seen in the current session. - Number of sessions for the visitor. 	Tracking, session and audience measurement.	13 months
		CONSENTMGR		Consent management	6 months

2- Non-functional cookies:

Non functional cookies are not needed to ensure the proper functioning of our website. However, they contain anonymous data that we use to improve our website.

Tools	Goal	Cookie name	Cookie purpose: why is this cookie set?	Cookie type	Duration
Analytical tools	Analytical tools are web analysis services. Such services store several cookies.	s_cc	This cookie is set and read by JavaScript code to determine whether or not	Session	Expires when the browser is closed.

			cookies are enabled (simply set as “true”).		
		s_sq	The cookie is set and read by JavaScript code when the ClickMap feature is enabled. It contains information regarding the last link clicked by the user.	Session	Expires when the browser is closed.
		s_vi	Unique visitor identifier timestamping.	Tracking	24 months
Kameleoon	Kameleoon is an A/B testing tool. It tests out different website versions with Internet users. The stored cookies are aimed at enhancing your customer experience through offering a better version of the website. We only have access to aggregated data.	kameleoonVariation \${variationId}	The cookie, which is used as part of a simulation, saves the variation in a data map to avoid a variation request for each website page.	Tracking	1 month by default and 13 months max
		kameleoonRedirect - \${experimentId}	Cookie used to determine whether or not the visitor is redirected with an xp.	Tracking	1 month by default and 13 months max
		kameleoonOptout	Cookie used to store the following information: the visitor does not wish to be tracked by Kameleoon.	Tracking	1 month by default and 13 months max
		kameleoonTraffic	Cookie used by Kameleoon to determine whether or not the visitor is counted as a Freemium account.	Audience measurement	1 month by default and 13 months max
		kameleoonLocalDataConsent	Cookie that enables Kameleoon to determine whether or not the visitor accepts tracking.	Tracking	1 month by default and 13 months max
		kameleoonSimulationMode	Cookie containing Kameleoon experience simulation data.	Tracking	1 month by default and 13 months max
		kameleoonSimulationModeShortURL	Cookie containing shared Kameleoon experience simulation data link.	Tracking	1 month by default and 13 months max
		kameleoonPersonalizations	Cookie notifying visitors of their exposure to a custom-made experience as well as their first visit.	Tracking	1 month by default and 13 months max

		kameleoonPersonalizationTargeted-\${personalizationId}	Cookie notifying visitors of a specific custom-made experience if the latter is < 100%.	Tracking	1 month by default and 13 months max
		kameleoonExperiment - \${experimentId}	Cookie containing a specific experience-related variation.	Tracking	1 month by default and 13 months max
		kameleoonData	Cookie containing visitor data history.	Tracking	1 month by default and 13 months max
MyFeelBack	MyFeelBack is a solution that helps companies capture the customer insights they need. It helps us to better understand the performance of our website through anonymous online questionnaires. We only have access to aggregated data.	mfbv	Standard technical cookie keeping visitors logged in to a questionnaire.	Session	30 minutes
		mfbnd	Standard technical cookie keeping visitors logged in to a questionnaire.	Tracking	30 minutes
		mfbcs	Cookie storing the questionnaire identifier submitted by a browser so as to manage participation. This cookie does not link browsers to personal data.		13 months
		mfbs	Session cookie used in private questionnaires with Single sign-on (SSO) authentication.	Session	Session duration
Marketo	We use a third-party marketing automation software published by a company called Marketo. That tool allows us to manage our customer relationships through various channels, and to track visitor activity on our websites. The system uses a cookie called Marketo Munchkin to track navigation through our websites and to link each visit to information voluntarily provided by the Internet user. The data acquired by means of cookies is anonymous. However, those data may be retraced to personally identifiable	_mkto_trk	Marketo's munchkin cookie collects data to track visitor engagement and interactions on our websites for marketing purposes. Example of the type of data collected: <ul style="list-style-type: none">• Pages visited• Clicks on links• IP address• Original referrer	Tracking	13 months

	<p>information if, for example, the website user is asked to provide us with his or her name, company name, and email address when filling out a form provided by Marketo, or after clicking on a link in an email from Marketo.</p> <p>How does it work?</p> <ul style="list-style-type: none">• We integrate a Munchkin Javascript snippet into our websites. When the Internet user visits the website, we save a cookie in their browser (with the visitor's prior consent) and send messages to our servers about the web activity.• Our cookie is visible only to us. <p>For more information about Marketo's confidentiality and cookie policy, please visit the following link:</p> <p>https://fr.marketo.com/societe/mentions-legales/</p> <p>Our Marketo server is located in Europe (Netherlands).</p>			
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