

FLOA COOKIE POLICY

The terms used in this Cookie Policy (hereinafter, the "**Cookie Policy**"), when capitalized, have the meaning given to them in article 2. Definitions.

Our Cookie Policy aims to inform You in a clear, simple and transparent way about the Cookies placed by FLOA and its partners on Your Terminals.

Specifically, We inform You about:

- The purposes pursued by the Cookies that We deposit on Our Site or Our applications (**article 3**);
- The purposes pursued by the Cookies deposited by Our partners on Our Site or Our applications (**article 4**);
- Retention period of the Cookies issued by FLOA (**article 5**);
- Personal Data transferred outside the European Union (**article 6**);
- Your choices concerning the deposit of Cookies on Your Terminals (**article 7**);
- The way to contact FLOA for any question concerning Our use of Cookies (**article 8**).
- Our Privacy Policy (**article 9**).

Our Cookie Usage Policy may be modified, supplemented or updated at any time, in particular to comply with legal, regulatory, jurisprudential or technical developments.

Where applicable, Cookies will be deposited on Your Terminal in accordance with the Cookie Policy in effect at the time of Your visit to Our Site or application.

Our Cookie Usage Policy is an integral part of Our [Privacy Policy](#). Please read them carefully.

1. Identity of the controller

According to Data Protection Laws, the Controller of Your Personal Data is:

FLOA, known under its trade name "FLOA ", a limited company with a capital of 72 972 200 euros, whose registered office is located at 71 Rue Lucien Faure - Bâtiment G7 - in Bordeaux (33300), registered in the Bordeaux Trade and Companies Register under number 434 130 423, ORIAS number 07 028 160 (www.orias.fr) (hereinafter "**FLOA**"; "**We**"; "**Us**"; or "**Our**"). FLOA is a company subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution (ACPR), 4 Place de Budapest, CS 92459 - 75436 Paris.

2. Definitions

The following terms, when capitalized, have the following meaning:

"Cookie", also known as a "tracer", is a text file containing data, that is stored on a Terminal when You browse a website or mobile application.

"Data Protection Laws" means together the national laws on the protection of natural persons with regard to the processing of personal data, the Directive 2002/58/EC and Regulation (EU) 2016/679 of

the Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data (“**GDPR**”), as well as any regulation relating to the Processing and/or protection of Personal Data in force or may come into force.

“**Personal Data**” means any information relating to an identified or identifiable natural person within the meaning of the Data Protection Laws.

“**Terminal**” means any “equipment directly or indirectly connected to the interface of a public telecommunications network to send, process or receive information [...]” (Article 1 of Directive 2008/63/EC). This definition encompasses many commonly used devices, such as a tablet, a smartphone, a fixed or mobile computer, a connected TV, or a voice assistant, as well as any other object connected to a public telecommunications network.

“**You**”, “**Your**” or “**Yours**” refers to the natural person visiting the websites / applications published by FLOA or on which FLOA deposits Cookies.

3. Cookies issued by FLOA ("first party cookies")

During Your navigation, FLOA may issue several categories of Cookies, deposited on Your terminal:

- « **Strictly necessary** » technical cookies:

The deposit by FLOA of some Cookies, known as “strictly necessary”, contributes to the security and functioning of Our websites / applications and allows Us to provide You with the requested service.

These Cookies, of a technical nature, allow You to use the main features of Our websites / applications (e.g. identification, authentication, memorization of the fields entered / of the shopping cart, personalization of the language and of the interface of Your Terminal) and this, in a secure manner.

These Cookies also allow Us to retain Your choice regarding the deposit of Cookies.

Please find here below the list of « strictly necessary » technical Cookies We could deposit on Your Terminal:

Category	Provider	Name	Duration (months)
Technical	Imperva	nlbi_2456295	The duration of the session
		incap_ses_391_2456295	
		visid_incap_2456295	12
	Tag commander	tCdebugLib	1
		TCPID	12
		TCID	12
		WID	The duration of the session

Without these Cookies, You will not be able to use Our websites/ applications normally and We will not be able to provide the requested service, which is the reason why the deposit of these Cookies is not subject to Your prior consent.

- **Analytical Cookies:**

The deposit of these Cookies allows FLOA to measure the audience and to know the use of its websites / applications (e.g.: visited contents, paths taken, etc.). Their reading allows to optimize the ergonomics, the functioning and the performances of the websites / applications published by FLOA and thus, to offer You a better quality of service and to improve Your browsing experience.

Please find here below the list of analytical Cookies We could deposit on Your Terminal:

Category	Provider	Name	Duration (months)
Audience and statistic measurement	Google Analytics	_ga	10
		_gid	<1
		_gat	<1
	Imperva	incap_ses_1173_2456295	The duration of the session
	Tag commander	TC_PRIVACY	5
		TC_PRIVACY_CENTER	5
	Content square	_cs_s	<1
		_cs_c	12
		_cs_id	12

The deposit of this type of Cookies by FLOA is subject to Your consent.

4. Third party cookies

During Your navigation on Our websites / applications, third parties may issue Cookies, deposited on Your Terminal.

These Cookies are analytical in nature and may be deposited by audience measurement companies, targeted advertising providers, A/B testing solution providers, etc. on the websites / applications published by FLOA.

Cookies issued by these third parties allow them to make statistics related to Your navigation on other sites / applications not published by FLOA.

The deposit and reading of these Cookies as well as their retention periods are subject to the Cookie policies of the third parties concerned, which are accessible on their websites / applications.

You can oppose the deposit of these Cookies by configuring Your browser, by using the dedicated buttons or by using the configuration methods made available to You by the third parties concerned.

5. Retention period of the Cookies issued by FLOA

“Session” Cookies are deleted from Your Terminal once the session and the browser are closed.

The so-called “persistent” Cookies are stored on Your Terminal until they are deleted. The length of time that FLOA keeps these cookies depends on their purpose:

- Your choice concerning the deposit / refusal of the deposit of Cookies is kept for 6 months. After this period, FLOA will again submit the deposit of the concerned Cookies to Your consent;
- The other Cookies deposited by FLOA are kept for a maximum of 13 months.

The retention periods are detailing at article 3.

6. Personal Data transferred outside the European Union

In principle, Your Personal Data is processed within the European Union.

However, some of Our FLOA service providers, who assist Us, may be located outside the European Union. If this is the case, FLOA ensures that this transfer is carried out in compliance with Data Protection Laws and guarantees an adequate level of protection of Your privacy and Your fundamental rights, in particular *via* Standard Contractual Clauses of the European Commission.

The information regarding third-party Cookies used on Our websites / applications may involve the transfer of Your Personal data by the corresponding third parties (as identified in article 4) to countries outside the European Union that do not have an equivalent level of protection to European standards. These international data transfers (if any) are controlled by the third parties, as established in their respective privacy and cookie policies.

7. Your choices concerning the deposit of Cookies on Your Terminals

NB: If You use different Terminals to access Our website or Our mobile applications, Your choices must be made on each of them.

When You visit a website or use an application published by FLOA, a message informs You of the use of Cookies. You can then accept or refuse the deposit of Cookies on your Terminal, or set Your preferences.

You can change Your mind at any time by clicking on the dedicated link, accessible most of the time at the bottom of the page of Our site / application.

You also have the option of blocking the installation of Cookies, whether issued by FLOA or third parties, on Your computer via Your browser software:

To check or change Your settings, You can consult the help of Your browser:

- For Internet Explorer™: <https://support.microsoft.com/en-gb/search?query=how%20to%20enable%20cookies%20in%20internet%20explorer>
- For Safari™: <https://support.apple.com/et-ee/guide/safari/sfri11471/mac>
- For Chrome™: <https://support.google.com/chrome/answer/95647?hl=en&co=GENIE.Platform%3DDesktop>
- For Firefox™: https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer#w_cookie-settings
- For Opera™: <https://help.opera.com/en/latest/web-preferences/#cookies>
- For Edge: <https://support.microsoft.com/en-us/microsoft-edge/delete-cookies-in-microsoft-edge-63947406-40ac-c3b8-57b9-2a946a29ae09>

For other browsers (Brave, Vivaldi, etc.), We invite You to consult the help of Your browser in order to modify the parameters of deposit of the Cookies.

Your choices regarding the deposit of Cookies issued by third parties may depend on the Cookie policy of those third parties and the settings options offered (see article 4).

8. How can You contact Us?

For any questions, comments and requests regarding the Cookie Policy can be directed to Us by email: contact@floa.com.

You can also contact Us:

- by email to Our Data Protection Officer (DPO): dpofloa@floa.fr; or
- by post addressed to: CONSUMER SERVICE - FLOA Bank - 36 rue de Messines - 59 686 Lille Cedex 9.

9. What is Our Privacy Policy?

Click here to consult our [Privacy Policy](#).