

COOKIES POLICY

The BNP Paribas Group is committed to delivering the best possible service to you while maintaining the confidence that you place in us.

As part of this, we have adopted strong principles across the Group to ensure the protection of your data.

As such, we would like to provide you with transparent information about how we place, use and store cookies on your device when you use our website factoring.bnpparibas.com and you present the option to manage and to delete cookies.

1. What is a cookie?

Cookies are small text, image or software files that are placed on your device when you access our Website and/or use our Application. The word “device”, when used in this Cookies Policy, refers notably to computers, smartphones, tablets and all other devices used for accessing the internet.

Cookies may be either: (i) session specific, meaning that they are deleted from your device once the session and browser are closed; or (ii) persistent meaning that they will remain on your device until they are removed.

Cookies perform a number of useful functions, such as to:

- **Authenticate** and **identify** you on our Website and/or Application in order to provide you with services that you have requested;
- **Enhance the security** of the Website and/or Application, including to prevent fraudulent use of login credentials and protect user data from access by unauthorised parties;
- **Send you personalised advertising notably based on your browsing history and your preferences on line ;**
- **Monitor your use** of our Website and/or Application in order to **improve them**;
- **Enhance your user experience** by adapting and tailoring the content on the Website and/or Application to your interest and providing more relevant BNP Paribas ads and content to you on non-BNP Paribas websites and non-BNP Paribas applications.
- **Remember information** that you provided to us (e.g. to automatically populate forms with information that you have previously provided to us so that you can log on more quickly);
- **Keep track of your preferences and settings** in your use of our Website and/or Application (e.g. time zone etc.);

2. What kind of information can be stored in a cookie?

The information stored by the cookies on your device may relate to the following, subject to its retention period:

- the webpages you have visited on that device;
- the advertisements you have clicked on;
- the type of browser you use;
- your IP address;
- and any other information that you have provided on our Website and/or Application.

Cookies may contain personal data. Where we use cookies which collect your personal data, such collection is covered by our Data Protection Notice, present at the bottom of our website.

3. What kinds of cookies do we use and for what purpose?

Cookies used on our Websites and/or Applications are classified into different categories.

3.1 Strictly necessary cookies (mandatory)

These cookies are essential for the Site / Application to function properly. They may include, for example, cookies which collect session ID and authentication data, cookies that make it possible to personalize the interface of a Site and / or an Application (for example, for the choice of the language or presentation

of a service) or some audience measurement cookies. This category also includes cookies that allow us to comply with our legal obligations, including ensuring a safe online environment (for example by detecting repeated login failures in order to prevent unauthorized persons from reaching your account).

3.2 Preference cookies (subject to your consent)

These cookies allow us and our partners to personalize and offer the content and features of the Sites and / or the Application (and in particular the display of our products and services). They are used to improve our Site and/or Application and your user experience.

3.3 Analytics cookies (subject to your consent, except in some circumstances)

These cookies allow us and our partners to understand how users arrive on our Site and / or Application, to measure the number of visitors to our Site and / or Application, but also to analyze the way in which visitors browse the Site and/or Application or reconstitute their journey.

This helps us improve the way our Sites and / or Applications work by ensuring, for example, that users easily find what they are looking for.

These cookies may be exempt from consent when they are strictly necessary for the functioning of the Site / Application in accordance with the article 3.1.

Otherwise, they are subject to consent in accordance with the present article 3.3.

3.4 Advertising cookies and tracking cookies (subject to your consent)

There are different categories of cookies used to propose you advertising.

Information obtained through advertising cookies is frequently shared with our partners through the use of third-party cookies. You can find more information on these partners in section 4 of this Cookies Policy.

- Personalized advertising cookies

These cookies are used to provide you with adverts more tailored to you and your interests. These cookies record your visit to our Website and/or Application, the pages you have visited and the links you have followed. We use and our partners this information in order to personalize our Site and/or Application and the advertisements therein, if any, according to your areas of interest.

They can also be used to display personalized advertisements on our products on other sites, to measure the effectiveness of an advertising campaign, to limit the frequency of distribution (that is to say to limit the number of times that you see an ad), affiliate ad, click fraud detection, market research, product improvement, debugging.

- Non-personalized advertising cookies

These cookies allow us and our partners to display advertisements that are not personalized to your profile. These cookies can be used exclusively to measure the performance of a marketing campaign.

- Geolocated advertising cookies

These cookies allow us and our partners to show you personalized advertising based on your location (geolocated advertising).

3.5 Social networks and content sharing cookies (subject to your consent)

- Social network cookies:

These cookies allow us and our partners to share information with the social networks used on our Sites and/or Applications.

The display of this type of content on our Sites and/or Applications shares information about your browsing on our Sites / Applications with the social networks used.

- Content sharing cookies:

These cookies allow us and our partners to offer you the viewing on our Site / Application of content hosted on an external site.

The visualization of this type of content on our Sites and/or Applications involves sharing information with the hosting site about your browsing on our Sites and/or Applications.

You will find in section 4 of this Cookies Policy more information about the partners as well as explanations on how you can set up your preferences.

4. In this context, who places the cookies on your device (for example the companies of BNP Paribas Group or a partner)?

When you select which types of cookies you allow on your device, the cookies may be deposited directly by us or by one of our partners.

From a practical point of view, this means that when you authorize the installation of certain so-called “third-party” cookies on your device, our partners will also be able to access the information they contain (such as, for example, your browsing statistics when you allow third-party analysis cookies) within the respect of our data protection Notice and those of our partners.

Cookie source	Purpose	Find out more	List of partner cookies used on the Site	Retention period of the cookies by our partner
Google	Google Analytics is the audience measurement tool that allows us to better understand the behavior of visitors to our Site. Google Analytics cookies make it possible to collect information and generate reports on site usage statistics without visitors being personally identified by Google.	You can obtain more information about these cookies on the Google website by following this link: https://policies.google.com/privacy If you use an Internet browser, you can also use the tool available at this link to deactivate Google Analytics: https://chrome.google.com/webstore/detail/google-analytics-opt-out/flaajicojecljbmefodhfapmkgchcbnh?hl=fr		
Facebook	Our Site integrates Facebook technologies. When you visit our Site, Facebook places cookies on your device and receives related information, including information about the device and your activity, without any further action on your part. This happens whether or not you have a Facebook account or whether you are logged in or not.	You can obtain more information about these cookies on the Facebook site by following this link: https://fr-fr.facebook.com/policies/cookies/		
[others]				

5. How can you manage cookies?

To see the different categories of cookies that we use on the Site and/or Application and configure your choices, you can consult the cookie management module accessible at the bottom of the website. You can modify at any time your preferences, withdraw or give again your consent at any time.

Please note that the use of strictly necessary cookies for the proper functioning of the Site and/or Application does not require your consent. This is why the option "strictly necessary cookies" is pre-checked in our cookie management tool and is not optional.

By refusing certain types of cookies (preference cookies for example), we will not be able to optimize your user experience on our Site and some parts may not function properly.

By default, we save your cookie choices on a device for a maximum of 6 months. If you change your mind about the preferences you have expressed regarding cookies, you can update your choices at any time, by the cookie management module accessible at the bottom of the website. We will ask you to make a choice again every 6 months.