COOKIE POLICY

INTRODUCTION

BNP Paribas Commercial Finance uses cookies on the website(s) to improve your online experience. They make sure the website functions properly and collect statistical data. By using cookies, BNP Paribas Commercial Finance is able to adapt the content and/or the publicities shown on the BNP Paribas Commercial Finance websites to your personal needs and preferences. Among other functionalities, cookies facilitate the log-on process.

By not accepting cookies, you prevent BNP Paribas Commercial Finance from optimising your experience on our website. Some parts of the websites will also not function ideally. By accepting cookies, you give consent for the use of cookies as specified in this cookie policy. Should you wish to, you can always change your cookie preferences.

All details regarding cookies used on BNP Paribas Commercial Finance domains can be found in this cookie policy. This policy also explains how these cookies are used to improve your experience. We wish you a pleasant reading and surfing experience.

WHAT IS A COOKIE?

Cookies are small text files stored by your web browser when you use websites. You can control how websites use cookies by configuring your browser's privacy settings (please refer to your browser's help function to learn more about cookie controls).

Note that if you disable cookies entirely, BNP Paribas Commercial Finance websites may not function properly.

BNP Paribas Commercial Finance and the companies that help us run our business use cookies in several ways, such as:

- Authenticating and identifying you on our websites so we can provide you the services you requested
- Keeping track of information you have provided to us — for example, remembering information you provided whenever you fill in a form
- Remembering your preferences or where you left off in your use of the BNP Paribas Commercial Finance website
- Measuring your use of BNP Paribas Commercial Finance websites so that we can improve them, tailor our websites to your likely interests
- Understanding your likely interests so we can provide you more relevant BNP Paribas ads and content on non-BNP Paribas Commercial Finance websites and in non-BNP Paribas Commercial Finance apps

COOKIES ON THIS WEBSITE

We have divided the cookies into **three main categories** depending on their purposes:

1. **Functional cookies (not editable)**

These cookies are necessary for the connection with the website to be correct and efficient, and to ensure a safe online environment. Functional cookies collect anonymous data about how the site is used and which pages are important. This is used to improve the general ease of use of the website.

TOOL	Purpose of the solution	cookie	Purpose
BNP SIteFactory	Platform that delivers content and services to the customers	**axes**	Stores the basic settings of the user: language, brand, edition (last category visited)
		CSRF	Cookie to prevent Cross Site Reference Forgery, to prevent calls made from other origin.
		europolicy	This Cookie is added by sitefactory and used for accessing the website, without this cookie website will not work - no user information, it makes the framework of the site work
		userInformation	Technical cookie contains fixed value, but required by the framework - no user information, it makes the framework of the site work
		distributorid	The first 2 caracters of the distributorId are the distributionChannelId (49 for Mobile, 52 for Web). The next two characters represent the brand ('FB' for Commercial Finance Bank, 'KN' for Fintro) and the last three characters the application (001 for EasyBanking, 002 for Hello Bank! application) - ID of the website, to differentiate between websites

		cookieDisclaimer	Used to track if the cookie disclaimer message is shown to user or not - first visitor cookie to show the banner - in new tool, lifetime will be 6 months, so after 6 months he will see the info/banner again
		COOKIES_SETTINGS	Used to track if the cookie disclaimer message is shown to user or not - first visitor cookie to show the banner - in new tool, lifetime will be 6 months, so after 6 months he will see the info/banner again
		(*-)JSESSIONID	Technical session cookie: to divert the website visits to different machines in the back-end. Not all visitors go on the same server. If a server crashes, the visit can be reverted to another server. This cookie identifies which user lands on which server. It ensures equal distribution of the visitors to the servers - to ensure stability of the performance
		AMWEBJCT!%2F!myaxes	This cookie is used to differentiate the private banking and wealth customer and to display the private banking content to unauthenticated wealth customers. At this moment the site doesn't differentiate by default between private and wealth. Once user logs in, and is wealth, he will see the wealth content. This is for privacy of wealth clients: if someone uses the computer of a wealth client, then he will not see it is a wealth client unless he is logged in. - privacy by design: even if authenticated, the cookie is needed, because front-end wont take the data from back-end
		PD-S-SESSION-ID	Cookie for session management
		TS**********	Security cookie set by Firewall as a unique identifier
		gsn	Global session number, so cookie for session management - session ID, random number to session. If someone accesses, this session has a number. Communication reasons between client - website - server. This is not for logging.
		seg	Cookie to remember the customer preference of segment

		plogid	Technical cookie used during Login process - When a user started logging in, the logid maintains the log-in session, so the site knows that the user has logged in already. As soon as user logged in, logid will be removed. This cookie maintains the phases of the log-in procedure
		logonProfiles	This cookie is used to save clients logon profiles, only placed when customer wants to safe this profile. Customer profile cannot be derived directly from the cookie, only of value when being used on the site.
Adobe Analytics	provide anonymous aggregated statistics on navigation. Allo the bank to monitor performance of the website	s_sq	This cookie is set and read by the JavaScript code when the ClickMap functionality and the Activity Map functionality are enabled; it contains information about the previous link that was clicked on by the user - to do reporting on website visits (how many times was website visited) - There is a "track" of the path. We don't know who visited, but we do know the path of the visit - where he comes from)
		s_cc	This cookie is set and read by the JavaScript code to determine if cookies are enabled (simply set to "True"). This cookie is a session cookie and expires when the browser is closed - if we don't have this cookie, we can't do performance analytics on the website (what was visited and what not)
		s_pc	Cookie used for gathering statistics of the website usage. These statistics are kept anonymous. (where did a person click, where did he scroll to,…)
		s_ppn	Record the portion of a page (0-100%) that the user views and pass the value into a variable on the next page view
		s_pprt	Cookie used for gathering statistics of the website usage. These statistics are kept anonymous
		s_ptc	This provides a native method to get accurate and detailed timing statistics for loading event e.g. when page or fucntionality is loaded
		_sdsat_zid	Custom Adobe DTM Cookie
		_sdsat_enrolment_ID	Used to remember the value of a unique identifier of the

				transaction taking place when doing an enrolment
			_sdsat_language	This cookie is used to remember the language in which the content is displayed.
			_sdsat_MGM_sponsor_ID	This cookie is used to remember the unique identifier of a godfather user in the Hello bank "Member get member" process.
			_sdsat_MGM_user_ID	This cookie is used to remember the unique identifier of a godson user in the Hello bank "Member get member" process.
			_sdsat_user_id	This cookie is used to remember the Hello Connect ID of a user when he logs in on one of the Hello Bank platforms.
			visited_domains	This cookie is used to remember which of the Hello bank platform the user has already visited.
			s_vi_*	This cookie is used to identify a unique visitor, cookie has format of s_vi_* depending on the report suite used
			AMCVS_F46824205476152E0A4C98A2%40AdobeOrg	On BNP Paribas Commercial Finance websites we use the following solutions from the Adobe Experience Cloud: Adobe Analytics to measure performance of websites and the general behavior of visitors on our websites. We use the insights to improve the overall user experience on our web environments Adobe Target is used to test variants of web pages and/or parts of web pages to improve user experiences. We use the Marketing Cloud ID service of the Adobe Experience Cloud: 'People' core service. This ID service is using one key component of Adobe Experience Cloud: the Demdex cookie. This is only used to ensure we have the same anonymous unique visitor across solutions within Adobe Experience Cloud and improve user experience. To know more about about the privacy policy of the Adobe Experience Cloud or to opt-out please visit http://www.adobe.com/nl/privacy/opt-out.html

| | | AMCV_F46824205476152E0A4C98A2%40AdobeOrg | On BNP Paribas Commercial Finance websites we use the following solutions from the Adobe Experience Cloud:

Adobe Analytics to measure performance of websites and the general behavior of visitors on our websites. We use the insights to improve the overall user experience on our web environments Adobe Target is used to test variants of web pages and/or parts of web pages to improve user experiences.
We use the Marketing Cloud ID service of the Adobe Experience Cloud: 'People' core service. This ID service is using one key component of Adobe Experience Cloud: the Demdex cookie. This is only used to ensure we have the same anonymous unique visitor across solutions within Adobe Experience Cloud and improve user experience.
To know more about about the privacy policy of the Adobe Experience Cloud or to opt-out please visit http://www.adobe.com/nl/privacy/opt-out.html |
| | | s_fid | This cookie is used to identify a unique visitor if the standard s_vi cookie is unavailable due to third-party cookie restrictions. |

2. Comfort cookies (editable)

Comfort cookies store your personal preferences. This means that the information you receive and the offers that appear on the BNP Paribas Commercial Finance websites are relevant and match your areas of interest. They are used to make your web experience as user-friendly as possible. If you accept these cookies, you will not need to re-enter your user name.

TOOL	Purpose of the solution	cookie	Purpose	Stored	Opt-out
ClickTale	Experience analytic. Allow the bank to understand customer	WRUIDAWS	This cookie is used to anonymously identify a visitor of the Website for the	1 year	http://www.clicktale.net/disable.html

	behaviour on the website and improve the website		purpose of enabling the ClickTale software to track such visitor's actions across the client's website.		
		__CT_Data	This cookie is used to count the number of pageviews or visits of the anonymous visitor for the purpose of enabling the ClickTale software to track the number of pageviews or visits a visitor made on the client's website.	1 year	
		ctm	This cookie contains information to identify the visitor and his action for the ClickTale Experience Cloud.	Session	
		_CT_RS_	This cookie is used to indicate whether a user is being recorded and by what reason (Random, Enhanced, Forced, ETR)	1 year	
Celebrus	"Profiling and statistics cookies. These cookies allow bank to better know users interests and needs. It provides the information of your navigation on our site. This information allows bank to provide user with personalised marketing offers. These cookies allows bank to conduct statistical research for marketing purposes."	**BIGipServerP_155.140.75.45_443_AP11409_collect-bnppf.bnpparibas.fr**	Profiling and statistics cookies. These cookies allow bank to better know users interests and needs. It provides the information of your navigation on our site. This information allows bank to provide user with personalised marketing offers. These cookies allows bank to conduct statistical research for marketing purposes.		Link to the celebrus opt-out as today on the website
		BNPPFCSACDID	Profiling and statistics cookies. These cookies allow bank to better know users interests and needs. It provides the information of your navigation on our site. This information allows bank to provide user with personalised marketing offers.		

			These cookies allows bank to conduct statistical research for marketing purposes.	
		BNPPFCSACDuvt	Profiling and statistics cookies. These cookies allow bank to better know users interests and needs. It provides the information of your navigation on our site. This information allows bank to provide user with personalised marketing offers. These cookies allows bank to conduct statistical research for marketing purposes.	
		BNPPFCSAP3P	Profiling and statistics cookies. These cookies allow bank to better know users interests and needs. It provides the information of your navigation on our site. This information allows bank to provide user with personalised marketing offers. These cookies allows bank to conduct statistical research for marketing purposes.	
		BNPPFCSADBID	Profiling and statistics cookies. These cookies allow bank to better know users interests and needs. It provides the information of your navigation on our site. This information allows bank to provide user with personalised marketing offers. These cookies allows bank to conduct	

		statistical research for marketing purposes.	
	BNPPFCSASF	Profiling and statistics cookies. These cookies allow bank to better know users interests and needs. It provides the information of your navigation on our site. This information allows bank to provide user with personalised marketing offers. These cookies allows bank to conduct statistical research for marketing purposes.	
	BNPPFCSAkey	Profiling and statistics cookies. These cookies allow bank to better know users interests and needs. It provides the information of your navigation on our site. This information allows bank to provide user with personalised marketing offers. These cookies allows bank to conduct statistical research for marketing purposes.	
	BNPPFCSAuvt	Profiling and statistics cookies. These cookies allow bank to better know users interests and needs. It provides the information of your navigation on our site. This information allows bank to provide user with personalised marketing offers. These cookies allows bank to conduct	

			statistical research for marketing purposes.		
		usy46gabsosd	Same as above		
		vtz47gabsosd	Same as above		
BlueKai (Oracle)	BlueKai is the industry's leading cloud-based big data platform that enables companies to personalize online, offline and mobile marketing campaigns with richer and more actionable information about targeted audiences	Oracle Bluekai	BlueKai is the industry's leading cloud-based big data platform that enables companies to personalize online, offline and mobile marketing campaigns with richer and more actionable information about targeted audiences.		http://bluekai.com/registry/
		bkdc	Same as Above		
		bku	Same as Above		
Usabilla	Campaigns allow you to actively ask visitors for feedback. Utilize slide-out or full page messages to prompt feedback, run surveys on your web page, or redirect users elsewhere/recruit them for external surveys.	usbls	This cookie will be used to track whether users are new or returning visitors and to then show the campaign to the right users.		
Adobe Target	Solution used to personalised content	mbox	Target uses cookies to give website operators the ability to test which online content and offers are more relevant to visitors.		http://optout.tt.omtrdc.net/optout

3. Commercial cookies (editable)

By accepting commercial cookies, the contents of (BNP Paribas Commercial Finance) advertisements are personalised and aligned to your interests. This will happen on other sites and also on your social media. These cookies – placed by BNP Paribas Commercial Finance and third parties – are there for commercial and social media purposes.

TOOL	Purpose of the solution	cookie	Purpose	Stored	Opt-out
Sizmek Versatag	Sizmek may contact you with their advertising material. Their advertising content will be tailored to your interests on the basis of your browsing behaviour and the pages you have consulted. The cookie is also used to measure the impact of the bank's advertising campaigns on this site. The bank doesn't collect any financial or personal data by means of this cookie.	_tlc	This is Tradelab's campaign cookie	1 year	
		_tli	This is Tradelab's user-id cookie	1 year	https://www.sizmek.com/privacy-policy
		_tlp	This is Tradelab's parameters cookie	1 year	
		_tls	This is Tradelab's session cookie	Session	
		_tlv	This is Tradelab's visitor cookie	1 year	
		A6	Sizmek may contact you with their advertising material. Their advertising content will be tailored to your interests on the basis of your browsing behaviour and the pages you have consulted. The cookie is also used to measure the impact of the bank's advertising campaigns on this site. The bank doesn't collect any financial or personal data by means of this cookie. If you decide that you do not wish your browsing data to be collected, you can find comprehensive information on Sizmek's advertising policy and the steps you can take to protect your privacy at: https://www.sizmek.com/privacy-policy		
		C6	Sizmek may contact you with their advertising material. Their advertising content will be tailored to your interests on the basis of your browsing behaviour and the pages you have consulted. The cookie is also used to measure the impact of the bank's advertising campaigns on this site. The bank doesn't collect any financial or personal data by means of this cookie. If you decide that you do not wish your browsing data to be collected, you can find comprehensive information on Sizmek's		

			advertising policy and the steps you can take to protect your privacy at: https://www.sizmek.com/privacy-policy	
		D3	Sizmek may contact you with their advertising material. Their advertising content will be tailored to your interests on the basis of your browsing behaviour and the pages you have consulted. The cookie is also used to measure the impact of the bank's advertising campaigns on this site. The bank doesn't collect any financial or personal data by means of this cookie. If you decide that you do not wish your browsing data to be collected, you can find comprehensive information on Sizmek's advertising policy and the steps you can take to protect your privacy at: https://www.sizmek.com/privacy-policy	
		Eyeblaster	Sizmek may contact you with their advertising material. Their advertising content will be tailored to your interests on the basis of your browsing behaviour and the pages you have consulted. The cookie is also used to measure the impact of the bank's advertising campaigns on this site. The bank doesn't collect any financial or personal data by means of this cookie. If you decide that you do not wish your browsing data to be collected, you can find comprehensive information on Sizmek's advertising policy and the steps you can take to protect your privacy at: https://www.sizmek.com/privacy-policy	
		ActivityInfo 2	Sizmek may contact you with their advertising material. Their advertising content will be tailored to your interests on the basis of your browsing behaviour and the pages you have consulted. The cookie is also used to measure the impact of the bank's advertising campaigns on this site. The bank doesn't collect any financial or personal data by means of this cookie. If you decide that you do not wish your browsing data to be	

			collected, you can find comprehensive information on Sizmek's advertising policy and the steps you can take to protect your privacy at: https://www.sizmek.com/privacy-policy	
		u2	Sizmek may contact you with their advertising material. Their advertising content will be tailored to your interests on the basis of your browsing behaviour and the pages you have consulted. The cookie is also used to measure the impact of the bank's advertising campaigns on this site. The bank doesn't collect any financial or personal data by means of this cookie. If you decide that you do not wish your browsing data to be collected, you can find comprehensive information on Sizmek's advertising policy and the steps you can take to protect your privacy at: https://www.sizmek.com/privacy-policy	
		OT_6192	Sizmek may contact you with their advertising material. Their advertising content will be tailored to your interests on the basis of your browsing behaviour and the pages you have consulted. The cookie is also used to measure the impact of the bank's advertising campaigns on this site. The bank doesn't collect any financial or personal data by means of this cookie. If you decide that you do not wish your browsing data to be collected, you can find comprehensive information on Sizmek's advertising policy and the steps you can take to protect your privacy at: https://www.sizmek.com/privacy-policy	
		Facebook	Facebook may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Facebook. You can find information about Facebook's advertising policy and how to block the collection of your data on the following page: https://www.facebook.com/settings?tab=ads	180 days

		Twitter	Twitter may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Twitter. You can find information about Twitter's advertising policy and how to block the collection of your data on the following page: https://support.twitter.com/articles/20170514	180 days
		LinkedIn	LinkedIn may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to LinkedIn. You can find information about LinkedIn's advertising policy and how to block the collection of your data on the following page: https://www.linkedin.com/help/linkedin/answer/62931/manage-advertising-preferences?lang=en	30 days
		Mediamath	Mediamath may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Mediamath. You can find information about Mediamath's advertising policy and how to block the collection of your data on the following page: http://www.mediamath.com/privacy-policy/	390 days
		Appnexus	Appnexus may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Appnexus. You can find information about Appnexus' advertising policy and how to block the collection of your data on the following page: http://www.appnexus.com/platform-policy#choices	180 days
		Doubleclick	Doubleclick may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Doubleclick. You can find information about Doubleclick's advertising policy and how to block the collection of your data on the following page: https://adssettings.google.com	180 days

		Strikead	Strikead may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Strikead. You can find information about Strikead's advertising policy and how to block the collection of your data on the following page: https://www.sizmek.com/privacy-policy/optedin/#options	90 days	
		Drawbridge	Drawbridge may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Drawbridge. You can find information about Drawbridge's advertising policy and how to block the collection of your data on the following page: https://www.drawbridge.com/optoutstart	180 days	
		Google	Google may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Google. You can find information about Google's advertising policy and how to block the collection of your data on the following page: http://www.google.com/intl/en/policies/privacy/	180 days	
		Tradelab	Tradelab may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Tradelab. You can find information about Tradelab's advertising policy and how to block the collection of your data on the following page: http://tradelab.com/en/privacy/	180 days	
		Ligatus	Ligatus may show you ads if you have visited our website. Those ads will be tailored to your interests, based on what you do online and the sites you visit. To improve our marketing content, this cookie may therefore send data to Ligatus. You can find information about Ligatus' advertising policy and how to block the collection of your data on the following page: https://www.ligatus.com/en/privacy-policy#cookie_status	180 days	

RESPONSIBLE FOR THE COOKIES

The website owner, and responsible for treatment of personal data obtained by the cookies, is:

BNP Paribas Commercial Finance
Westcombe House, 2-4 Mount Ephraim,
Tunbridge Wells, Kent, TN4 8AS
United Kingdom
info.comfin.uk@bnpparibas.com

For more information on BNP Paribas Commercial Finance as the controller of personal data, you will find more detailed information in our privacy notice.

YOUR RIGHTS AS A VISITOR ON OUR WEBSITE(S)

You can manage your cookies in the cookie tool. In this tool, you can manage your consent for the different categories.