

Effective Date: January, 2019

Cookies Policy

Similar to other commercial Websites, our service uses a technology called "cookies" to collect information about how our Website is used.

What are cookies?

A cookie is a file that is downloaded to your terminal in order to store data that can be updated and retrieved by the entity responsible for its installation.

Consent

We inform you that we may use cookies on your computer, provided that you have given your consent, except in cases in which cookies are necessary to navigate our Website. Should you consent, we will use cookies to enable us to get information about your preferences and customize our Website according to your individual interests. If you choose to reject cookies, you may limit the functionality we can provide when you visit our Site. We recommend that you refer to information supplied by your browser provider for specific information about how to use these tools.

Purpose for using cookies on this Website

We use our own cookies and those of third parties to improve our services, customize our Website, improve the user experience on our Website, identify and solve problems, measure the usage, compile statistics and show advertising related to your preferences by analyzing your use of the Website.

Types of Cookies we use in this Website

Depending on the purpose

- **Technical cookies:** these are cookies that enable the user to browse a web page, platform or application and use the different options or services on it, e.g. to control traffic and data communication, to identify the session, to access restricted web site areas, to record elements that go to make up an order, to make a subscription or an application to participate in an event, to use security elements during browsing, to store content to broadcast videos or sound or to share content over the social networks.
- **Geolocation cookies:** these cookies permit us to know the location of a user requesting a service. These cookies are anonymous and are used, for example, to offer you proper information depending on the country where you are located.
- **Personalization cookies:** these are cookies that enable the user to access the service pursuant to certain general, pre-defined characteristics according to a range of criteria on the user's terminal, such as language, browser type used to access the service, regional configuration from where the service is accessed, etc.
- **Analysis cookies:** are cookies that enable their owner to monitor and analyze the behavior of users of the website to which they are linked. The information gathered through such cookies is used for measuring the activity of the website, platform or application and for

profiling the navigation of users of the website, platform or application, in order to improve the website based on that analysis.

- **Advertising cookies:** these are cookies that enable us to manage the advertising space on the web page as efficiently as possible, to adapt the ad content to the content of the service requested or to adapt the use you make of our web page.
- **Behavioral advertising cookies:** these are cookies that enable the efficient management of the advertising space available on the website. These cookies store information on user behavior from continued observation of user browsing habits, thus enabling the development of a specific profile to show advertising consistent with the behavior in question.

Depending on the duration

- **Session cookies:** these are cookies designed to collect and store information while the user is accessing a website. These cookies are not stored on the user's computer when the session expires or the browser is closed.
- **Persistent cookies:** these cookies that continue to be stored on the user's computer and can be accessed and processed when the user leaves the website and when he/she returns to it. The user can delete these cookies at any time.

Depending on who manages the cookies

- **Own cookies:** are cookies sent to the user's terminal from a computer or domain managed by the owner of the website and from which the service requested by the user is provided.
- **Third-party cookies:** are cookies sent to the user's terminal from a computer or domain that is not managed by the owner of the website and from which the service requested by the user is provided but for another entity that processes the data gathered by the cookie. In the event that cookies are installed from a computer or domain managed by the owner of the website but the information collected is managed by a third party, such cookies will also be considered to be third-party cookies hereunder.

The Website collects information on users through the installation of the following cookies on its visitors' hard disks.

Own Cookies

Name	Owner	Type	Duration	Description
language	Denizen Global Financial, S.A., Denizen Financial Inc.	Personalization	Persistent	Store language references
show_msg_cookies_api_market	Denizen Global Financial, S.A., Denizen Financial Inc.	Personalization	Persistent	Indicates whether the user has accepted the browser cookies and hides the message

vnd.bbva.cookie	Denizen Global Financial, S.A., Denizen Financial Inc.	Technical	Session	Indicates that the user is logged on and can access BBVA Spain resources
vnd.bbva.cookie.compass	Denizen Global Financial, S.A., Denizen Financial Inc.	Technical	Session	Indicates that the user is logged on and can access BBVA Compass resources

Third Party Cookies

The third-party cookies procedures are managed and controlled exclusively by each provider of such cookies. You can access information concerning such providers' privacy statement and privacy and cookies policies by clicking on the links in the following table.

Name	Owner	Type	Duration	Description
__dc_gtm_UA-70091540-1	Google	Analysis	Persistent	Cookie used by Google Analytics
__ga	Google	Analysis	Persistent	Cookie used by Google Analytics
AWSELB	Amazon	Technical	Session	It is used to balance Amazon and to maintain the session in the event there were several instances deployed.

Additional Cookies

Cookies is a term also used to describe other locally stored objects, such as cookies stored in an Adobe® folder on your device. These cookies will not be deleted when you clear cookies from your browser. We may use this technology for purposes such as information security and fraud prevention. We do not use this technology for online behavioral advertising purposes. Please refer to information provided by Adobe for information on how to disable and control Flash® objects. If you choose those options, you may limit the functionality we can provide when you visit our Site.

Additional Technologies

We may also use additional technologies such as ad tags, web beacons, tagged URLs, scripts, and clear GIFs, and may permit our third party service providers to use these technologies. We use these technologies for purposes such as measuring the effectiveness of our advertisements or other communications, determining viewing and response rates, and determining which offers to present to you on our own or on third party sites.

Disabling cookies

Users can allow, block or delete the cookies installed on Your computer at any time by changing the configuration settings of the browser installed on your computer:

- [Chrome](#)
- [Explorer](#)
- [Firefox](#)
- [Safari](#)

Disabling cookies neither prevents viewing the pages on this web site nor interferes with browsing.

Policy Update and Effective Date

We reserve the right to modify this policy at any time and without prior notice. If we make updates to this policy, we will update it with the changes and revise the “Effective Date” posted at the top of this policy. Any updates to the Policy become effective when we post the updates on the Website. Your use of the Website following an update to this policy means you accept the updated policy. We recommend you review this policy each time you visit our Website in order to be properly informed about how and why we use cookies.

Revoking consent

The user may at any time revoke consent in relation to this Cookies Policy by deleting the cookies stored on the computer through the configuration and settings of your Internet browser, as listed above.

Contact Us

If you have any questions, comment or suggestion regarding this Cookies Policy you may contact us at support@denizen.io.