Our cookie policy

Date x

We use cookies to personalize content and ads, to provide social media features and to analyse site usage.

We use cookies and similar technologies which collect and store information as you browse. Cookies are small text files stored on the user's device. Other similar technologies include, for example, JavaScript, mobile identifiers, and web beacons, etc.

Cookies on our websites can be placed by us and our service providers or by third parties, such as advertising networks, providers of analytics and monitoring services, and social media services.

Managing the cookies on our websites

We respect your preferences concerning cookies, and you can easily manage and disable cookies for our websites. If you do reject the use of cookies, this may impact your user experience and the functionalities of our services.

Your internet browser allows you to manage and disable cookies. Consult the below links or your browser’s “help” menu for more details on how to manage and disable cookie in your browser:

Cookie settings in Internet Explorer
Cookie settings in Firefox
Cookie settings in Chrome
Cookie settings in Safari

Our websites are regularly scanned automatically to maintain a list of cookies as well as their purpose and lifecycle. This list is available for you in the Privacy Preference Centre where you can also manage and disable cookies for our sites (except strictly necessary cookies).

Types of cookies

We use cookies to personalize content and ads, to provide social media features and to analyse site usage. In general, the following types of cookies are used:

Strictly necessary cookies

These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. You can set your browser to block or alert you about these cookies, but some parts of the site will then not work. These cookies do not store any personally identifiable information.

Performance cookies
These cookies allow us to count visits and traffic sources so we can measure and improve the performance of our site. They help us to know which pages are the most and least popular and see how visitors move around the site. They may be set by us or by third party providers. If you do not allow these cookies we will not know when a user has visited our site, and will not be able to monitor its performance.

**Functional cookies**

These cookies enable the website to provide enhanced functionality and personalisation. They may be set by us or by third party providers. If you do not allow these cookies then some or all of these services may not function properly.

**Targeting cookies**

These may be set by us or by third party providers. They may be used by those companies to build a profile of your interests and show you relevant adverts on other sites. They do not store directly personal information but are based on uniquely identifying your browser and internet device. If you do not allow these cookies, you will experience less targeted advertising.

**Social media cookies**

Social media services use social media cookies to recognize the user so that you can, for example, share articles in the service by pressing a button. They are capable of tracking your browser across other sites and building up a profile of your interests. This may impact the content and messages you see on other websites you visit. If you do not allow these cookies you may not be able to use or see these sharing tools.

**How we use cookies and other technologies**

Cookies and similar technologies enable us to count the unique visitors on our websites, read certain data on the user’s device, and in some cases determine when the user has viewed certain contents or opened a certain email, combine activity data to user’s profile and determine the IP address.

If the user is registered as a user of our digital service such as our mobile application, we can combine observed data of the user’s use of service to the personal data provided to us by the user for targeted advertising and marketing. We use tools such as Google Analytics to monitor the use of our services. You can read more about Google’s privacy.

Our services may also include social plugins, such as the Facebook Like button or the Twitter Like and Share buttons. Although such social plugin buttons may be visible on our services, the related content comes directly from the service provider in question. Social plugins on our service recognize if the user has logged into the service in question and can then display customized content for the user in the social plugin on the website. Social media services using social plugins can collect data about the user’s visit in accordance with their valid privacy policies.

In addition to using cookies on our websites, we also use cookies on third-party websites to provide targeted advertising to users. These third-party websites will
inform you about cookies in their privacy notices, and you can control the cookie use there.

**Who accesses the data collected with cookies?**

**(xxx name)** and its service providers can access the data in accordance with *(xxx name)* privacy notice. Third-party services and social plugins might collect data about the user’s visit in accordance with their valid privacy policies. You can find a list of these parties from the cookie settings panel.

**Cookies’ expiration time**

We use session cookies, which expire once the user closes the browser. In addition, we use persistent cookies, which remain on the user’s device for a specified period of time or until the user removes them. You can check the cookie expiration times from the cookie manager.

**Contact details and further information**

The data controller for the data collected by *(xxx name)* cookies and similar technologies is the company whose website you are visiting.

This cookie policy covers the sites under *(list of web pages)*.

If you have any questions regarding our cookie policy please contact our privacy team by using our privacy request form.