

Cookies Policy

BGL BNP Paribas pays close attention to your expectations and seeks to earn your trust. For that reason we want to provide you with clear information about our policy on sending cookies from our website premium-benefits.lu to your computer, insofar as your personal information is concerned.

What is a cookie?

A cookie is a small text, image or software files that are placed and stored on your computer, smartphone or any other Internet-enabled device (hereafter referred to collectively as a computer) when you visit a website. Cookies are very useful because they allow a website to recognise you, log your movements from page to page, and thus provide an additional service to enhance your user experience. This consists in improving your browsing comfort, providing a secure connection and tailoring page content to your interests.

The information contained in cookies is stored for a limited period of time. It relates to your page visits, any advertisements you may have clicked on, the type of browser you are using, and the information you have provided to the site (this avoids having to re-enter your data). This information is sometimes linked to your IP address.

Types of cookies installed by premium-benefits.lu:

Statistical cookies: in order to customise premium-benefits.lu to visitor requirements, we measure the number of visits, the number of pages viewed, what visitors do on the site and how often they return to it. Our website uses Google Analytics for statistical purposes. However, your IP address has been abbreviated to guarantee your anonymity. We use these data to compile traffic analysis statistics that can be used to improve the site on the basis of the success of a particular page.

Language cookies: to provide visitors with information in their preferred language, these cookies memorise and reload the last version of the site viewed by the visitor.

Your choice of cookies

Many of the cookies we use will improve your browsing experience of our websites. As a default, most browsers are set to accept cookies. However, if you do not wish to consent to cookies being stored on your computer, you will be able to block all cookies by changing your browser settings. By pursuing your navigation on our website, you allow us to set cookies on your device. You will always be

able to change your mind by rejecting cookies from being set on your device.

Right to access or deny use of data

Depending on the jurisdiction, you have the right to access and deny the use of any data that concern you. In Luxembourg, that right is laid down in the Act of 2 August 2002, as amended.

You have a number of options, depending on the type of browser you are using. You can accept or block all cookies or those from a particular source. And you can programme the browser to display a message asking you to authorise or block a cookie that is about to be installed on your computer.

To make or change a choice, check the Help menu or the relevant section of your browser. For example:

- Internet Explorer™ :
<http://windows.microsoft.com/en-us/internet-explorer/delete-manage-cookies>
- Safari™ :
http://support.apple.com/kb/PH19214?viewlocale=en_US
- Chrome™:
<http://support.google.com/chrome/bin/answer.py?hl=fr&hlrm=en&answer=95647>
- Firefox™ :
<https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer>
- Opera™ :
<http://help.opera.com/Windows/10.20/en/cookies.html>

For more information on cookies in general and how to deal with them, visit <http://www.youronlinechoices.com/uk/>, published by Interactive Advertising Bureau (IAB).

Please note that if your computer is used by more than one person or has multiple internet browsers, some of your cookie options may not be permanent, either because you are using a different browser or because a third party has changed your browser settings. We are unable to prevent these externalities and therefore cannot guarantee that the choices you make will be permanent.