

Cookies Policy

1. About us and our activity

The company under the corporate name “Cepal Hellas Financial Services Single Member S.A.-Servicing of Receivables from Loans and Credits” and the distinctive title “Cepal Hellas S.A.” with registered address at 209-211 Syngrou Avenue, Nea Smyrni, Attiki, Greece, General Commercial Registry no. 138019601000, email: customerservices@cepal.gr, phone no. 213 0886600 and website: www.cepal.gr is a Greek société anonyme for the management of receivables arising from loans and credits, according to the provisions of L. 4354/2015.

For the provision of its services, Cepal Hellas may proceed to the collection and processing of personal data of natural persons, according to the applicable Greek legislative framework (L. 4624/2019) and the EU Regulation no. 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons in relation to the processing of personal data and the free movement of such data (“**General Data Protection Regulation**” or “**GDPR**”) and in this context undertake the role of “Data Controller”.

This Cookies Policy sets forth the practices followed by Cepal Hellas in relation to the processing of personal data and the use of cookies, clarifying what cookies we apply through the use of our website and the provision of our services, how and why we collect the relevant information, why we use cookies as well as how you can manage your preferences for Cookies.

Upon the provision of your personal data to us through our website, email, in person or by phone you agree to the processing of such data, according to the present Cookies policy.

2. General Information

We use and permit third parties to use cookies and other similar tracking technologies in our website. This enables us to provide you with a good experience while using our website, while at the same time it allows us to improve it.

Due to recent changes in the legislative framework in relation to the protection of personal data, for the websites’ operation across European Union, the consent of visitors / users for the use or storage of cookies (or similar technologies) on computers or mobile devices is necessary.

3. What are cookies?

Cookies are small text files, which are stored in your browser, device or the page you are viewing. In case you have not adjusted your browser settings to reject cookies, our system will install cookies as soon as you visit our website.

4. Cookies Categories

There are two main categories of cookies:

- **Technical cookies:** These are the cookies that are necessary for the proper operation and navigation of a website. Without them, users may not be able to view the websites properly or use certain services.
- **Profiling cookies:** These are the cookies that are used for the creation of users' profile and the delivery of advertising messages according to the users' preferences upon navigation.

Technical cookies and profiling cookies may be further categorized, as follows:

- **Original and Third-Party cookies:** Whether a cookie is original or third-party cookie relates to the website (domain), which installs the cookie. The original cookies are those that are installed by a website at the moment of the user's visit of that website (i.e. the cookies that are installed directly by the website www.cepal.gr). Third-party cookies are those that have been installed by a website different from that the user visits. If a user visits a website and another entity installs a cookie through this website, this would be a third-party cookie. The most common version of this kind of cookie is the Google Analytics cookie, described below.
- **Permanent cookies:** These cookies remain to the user's device for a period of time specified in the cookie. They are activated each time the user visits the website that installed such cookie.
- **Session cookies (temporary cookies):** These cookies allow the website's administrators to link the user's actions during browsing. A browser's session starts when the user opens the browser window and ends when the user closes that window. Session cookies are temporary. Once you close your browser, all such cookies are deleted.
- **Performance cookies:** These cookies collect information about how you use a website – e.g. which pages you visit or if you encounter any errors. These cookies do not collect any information that could identify you and are used only to enable us to improve the way our website operates, understand the interests of our users and evaluate how effective our website's content is. Certain performance cookies are managed by third parties.
- **Google Analytics cookies:** These cookies, which are special kind of performance cookies, are created and managed by Google®. These cookies collect anonymous information for the provision of anonymous statistics for the use of a website to website owners. For additional information about

Google Analytics cookies you may review the relevant pages as well as the data protection policy of Google: [Google® Data Protection Policy](#) and [Google Analytics™ pages](#)

You can find more useful information about cookies at <http://www.allaboutcookies.org/> or <https://www.aboutcookies.org/>

5. What kind of cookies we use and why?

The Cookies we use in our website are the following:

a) Necessary Cookies

These cookies are necessary for the proper operation of our website and are the following:

1. **PIX Cookies Statistical:** Cookie for the storage of the user's choice about the use of statistical cookies.
Duration: 30 days
Type: HTTP
2. **PIX Cookies Necessary:** Cookie for the use of necessary cookies.
Duration: 30 days
Type: HTTP
3. **PIX Cookies Functional:** Cookie for the storage of the user's choice about the use of functional cookies.
Duration: 30 days
Type: HTTP
4. **PIX Cookies Consent:** Cookie for the appearance or not of the cookie dialog in case the user has made a certain choice.
Duration: 30 days
Type: HTTP

b) Functional Cookies

They are used for the proper and smooth operation of the website and allow the website to "remember" the user's choices, in order to offer improved and personalized functions according to the user's interests (note: these cookies do not collect information that could be used for marketing purposes) and in particular these are the following cookies :

- 1. WP Login Cookie**
- 2. WP Test Cookie**

c) Statistical Cookies

They are used to improve your navigation in our website and enable us to understand whether you face any difficulty and we need to make improvements in term of design and functionality.

At the same time, they are used to enable the submission of reports regarding the performance of our website. They do not collect information that could be used for the user's identification.

Statistical Cookies also include Google Analytics and Hotjar, which are described in more detail below:

1. Google Analytics

Google Analytics is a web analytics service provided by Google Inc. ("Google"). Google uses the data collected to track and monitor the use of our service, make reports about its activities and share them with other Google services.

Google may use the data collected to introduce and personalize the advertisements of its advertisement network.

You can set cookies separately through Google's website by clicking here: <https://tools.google.com/dlpage/gaoptout?hl=en>

2. Hotjar

Hotjar is an analytics service provided by Hotjar Ltd. Hotjar's heatmaps are used in order to indicate the areas of a website, which users visit more frequently. During the analysis no user identification is made. This allows us to understand better specific points of interest. Additionally, we may use Hotjar's online survey services through which we collect anonymous answers. Those two services use the relevant statistical cookies.

You can set cookies through the Hotjar's website by clicking here: <https://www.hotjar.com/privacy/do-not-track/>

By using our website, you accept the use of cookies that are necessary for the operation of our website. The acceptance of these cookies is a prerequisite for the use of our website; therefore, if you block them, we cannot guarantee how the website will work.

6. How you can delete or block our cookies or any other kind of cookies

You can block the cookies by activating the setting in your browser, that allows you to deny the installation of all or some of the cookies. Nevertheless, if you use the settings in your browser to block all the cookies (including the necessary ones) you may not be able to have access in all or some parts of a website. If you have not adjusted the settings in a way that blocks the cookies, our system will install the cookies as soon as you visit the website.

7. Change in cookies' settings and other opt-out options

Please note that web browsers allow you to change the settings of your cookies. These settings are usually found in the "options" or "preferences" menu of your web browser. To understand these settings, the following links can be useful. Otherwise, you should use the "Help" option in your web browser for more details.

[Cookies settings in Internet Explorer™](#)

[Cookies settings in Firefox™](#)

[Cookies settings in Chrome™](#)

[Cookies settings in Safari™](#)

Furthermore, Google has developed the Google Analytics opt-out browser add-on option for Google Analytics™ JavaScript (ga.js, analytics.js, dc.js). Especially for the Google Analytics™ opt-out process, you can download and install the add-on for your browser [here](#).

For more information about the deletion or blocking of cookies, you can visit the website: <http://www.aboutcookies.org/Default.aspx?page=2>.

8. Your consent

By visiting and using our website, you will be asked to provide your consent for the installation of cookies in your device. Please read carefully this Cookies Policy regarding the information we collect, when you use this website.

(i) Acceptance of the necessary cookies

By clicking "Accept necessary cookies" the user agrees ONLY with the use of "Necessary cookies" mentioned above.

(ii) Acceptance of Selected cookies

By clicking "Acceptance of Selected cookies", the user agrees ONLY with these Cookies which he/she chooses, as follows:

a. Necessary Cookies

- b. Functional Cookies
- c. Statistical Cookies

(iii) Acceptance of all Cookies

By clicking “Acceptance of all Cookies” the user agrees with ALL the Cookies mentioned above.

You can click the “More information” option to be informed about the cookies we use and the present Policy.

You can shut down the “More information” option by clicking the option “Settings minimization”.

9. Can I withdraw my consent?

If you wish to withdraw your consent, you should use your web browser settings in order to delete cookies.

10. Updates to this Cookies Policy

We are entitled to update and amend this Cookies Policy from time to time so as to reflect any amendments in the way we process your personal data or amendments required by the applicable law. In this case, we will disclose the updated Cookies Policy in our website or otherwise and any such amendments shall be in force from the disclosure date. Therefore, we advise you to review this Policy, when you visit our website.