

# Collabria Cookies Policy

Our policy lays out your options for managing cookies and helps you decide what information you want to share with us while on our sites.

## About the Cookies Policy

We at Collabria, know just how important your privacy is. That's why we're being as transparent as possible regarding our use of connection cookies and similar technology on our websites and apps (referred to as "sites" throughout this text).

This Cookies Policy (the "Policy") is part of our Privacy Policy. It spells out options for cookie management and helps you make informed decisions about what information you want to share with us while you're on our sites.

Read the Privacy Policy <https://www.collabriacreditcards.ca/privacy-policy.aspx>

## Summary of the Policy

3 main principles guide our use of cookies:

### Consent

We get your consent before collecting, using or sharing your information.

### Transparency

We are as transparent as possible on the types of cookies we use and how we use them.

### Control

We let you choose which information you want to share.

## What's a cookie?

Cookies are small files placed on your computer or mobile device when you access our sites.

They allow us to remember your preferences and give us information on how you interact with our site. They recognize your device and store certain information on your preferences or actions. If you authorize cookies, they get stored on your device and we can access them on your next visit.

This makes for an easier and more personalized user experience that better meets your needs.

## What kind of information do we collect with cookies?

Cookies collect a range of information that may be linked to your use of our sites, your preferences, or your device.

This information generally cannot identify you directly, but it may include personal information if you provide such information while interacting with our sites. All personal information collected is governed by our Privacy Policy.

For example, cookies may help collect information on:

- Date and time of visits

- Pages visited
- Ads you may have clicked on
- Browser type or operating system you have
- How you access or interact with the site

## What are cookies for?

Cookies fall under 4 categories depending on their function. We create and generate certain cookies. Others are managed by third parties, such as service providers outside of Collabria. You'll find a list of third parties for each category of cookies below.

Our products are always evolving, and we may add or remove third parties from this list. We recommend you consult this Policy regularly to make sure you're aware of our current third parties.

## Essential cookies

Essential cookies allow you to access all our site features and to browse in an optimal and secure manner. For example, by detecting repeated attempts at logging in, essential cookies prevent unauthorized persons from accessing your account.

They also let us ask for your opinion and measure your satisfaction on a specific topic. For example, they ensure that we don't send you surveys that are repetitive or irrelevant to your browsing habits.

Essential cookies also allow us to meet our legal obligations.

They may:

- Show you a site in the language of your choice
- Make our sites easier to use
- Authenticate and identify you
- Remember your username when connecting
- Improve our site security
- Prevent fraud
- Measure your satisfaction

### *Common third parties that use essential cookies*

<b>Third party</b>	<b>Purpose</b>
Auth0	Offers you secured access to our authenticated services.
OneTrust	Stores and manages your cookie management preferences.
Qualtrics	Asks for your opinion and measures your satisfaction on specific topics through a survey or comment box.
reCAPTCHA	Protects our site by detecting malware intrusions.

## **Good to know**

These cookies are necessary for the site to function. You can't reject them in the cookies personalization tool. You can configure your browser to block essential cookies, but the site may not work properly.

## **Performance cookies**

Performance cookies allow us to analyze how you browse our sites so that we can make improvements.

The information stored by these cookies can't be used to identify you directly. Without them, information on your visit will not be taken into account when measuring our site performance. However, other information regarding your browsing activity not coming from cookies, such as the number of pages viewed, may be used for analytics purposes.

Performance cookies may measure:

- Visits and browsing activity on our sites
- How people access our online services
- How easy it is for users to find what they want

*Common third parties that use performance cookies*

<b>Third party</b>	<b>Purpose</b>
Google Analytics	Analyzes and understands how you browse our site to improve our online services.
Google Tag Manager	Manages tracking codes and audience measurement tags on our site.

### **Personalization cookies**

These cookies allow us to remember your preferences and personalize the content you see, based on your browsing behaviour and previous choices.

For example, they're used to remember preferences chosen when visiting our sites so we can improve your future experience.

Personalization cookies may:

- Remember certain information when you fill out a form
- Help us get to know you better
- Facilitate, personalize and adapt your experience

### **Targeted advertising cookies**

Advertising cookies enable us to offer you personalized offers and services that are better adapted to your interests, based on how you browse our sites.

Targeted advertising cookies serve to:

- Show personalized ads of our products on other sites, including on social media
- Measure the efficacy of an ad campaign
- Limit the number of times you see an ad
- Create ad partnerships
- Conduct market research
- Improve our products and services

### ***Good to know***

If you reject this type of cookie, you'll no longer see targeted ads based on how you browse our sites. However, you might see our ads on third-party sites, since these don't come from target advertising cookies.

### **Why should I accept cookies?**

Cookies optimize and adapt your browsing based on your preferences. They help make your user experience on our sites as pleasant as possible by:

- Facilitating the use of tools and forms
- Showing content tailored to your situation
- Offering you a more relevant and easy-to-search site
- Showing you ads related to your interests

Without these cookies, your experience and our ability to offer you the best services and features may be compromised. For example, you may not be able to access certain audio or video content or search, login or comment features. Deleting all your cookies will require you to update your choices and preferences.

### **How do I manage my cookie preferences?**

Most sites use cookies, and it is not dangerous to share your information on trustworthy sites.

You control the information you share with us, and you can change your preferences at any time.

There are 2 ways to configure or reject cookies.

#### **Through our cookie management tool**

You can access the cookies personalization tool at any time through the link in the footer of the site you're visiting, or in the menu of the mobile app.

We'll store your cookie preferences on a device for up to 12 months. After this time, we'll ask you for your preferences again. If you change your mind regarding the cookie preferences you chose, you can update your preferences at any time by removing or adding your consent.

#### **In your browser or your device's settings**

Most browsers provide guidelines on cookie management. You can choose to authorize or reject cookies. You can even erase cookies.

Management settings and features may vary from one browser or device to the next and are subject to change at any time. Check out the support sections of the browsers and devices you use to learn more.

## **FAQ**

### *How we protect your privacy*

Protecting your personal information is a priority for Collabria. Access is restricted to personnel who are authorized as part of their duties. This information will not be made public, sold or shared with third parties without your consent, except to ensure the service you've registered for or to meet legal obligations.

### *How do we prevent fraud by collecting information on browsing behaviour?*

We collect certain information on your browsing behaviour when you use our sites and apps. This information serves to determine the percentage of risk that your user session has been compromised.

Some of the information that we collect for this purpose could include your mouse activity, your typing speed, browsing patterns or interactions with your mobile device.

We do not collect any information that could lead to identifying you directly, such as your birth date or full name.

This information lets us analyze your decision-making process while you browse. It also lets us detect any abnormal activity and prevent fraud in your accounts.

### *What about links to third-party sites?*

We may suggest links to other sites on the Web. We're not responsible for the content or operation of these sites or their confidentiality or cookies policies. Therefore, any personal information you send via these sites is subject to their privacy policy and/or their cookies policy. We recommend getting informed so you can protect your information.

### *What is a web beacon?*

Web beacons are tiny image cookies we sometimes place on our sites or in emails we send. They can be used to anonymously track the number of times a page is visited. These beacons are invisible. They can be found in different spots on our sites and even in ads. Unlike cookies, web beacons are not stored on your device.

### *What if this Policy changes?*

This Policy is sometimes updated based on changes in our practices or in technology. The changes come into effect on the date of the update shown below. We'll inform you of any important changes before they come into effect. We recommend you consult this Policy regularly to make sure you're aware of the most recent version.

## **Contact us**

For any questions or comments about this policy, to make an access or correction request, to make a complaint or to obtain information about our policies and practices with respect to any service providers outside Canada, please contact: [privacy@collabriafinancial.com](mailto:privacy@collabriafinancial.com), or Collabria, Suite 450, 110-9th Ave SW Calgary, Alberta T2P 0T1

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