



KBC Ancora cookie policy

This is the cookie policy of KBC Ancora SA. KBC Ancora has its registered office at Muntstraat 1, 3000 Leuven, and is registered with the Crossroads Bank for Enterprises under number 0464.965.639 (“**KBC Ancora**” or “**we**”)

In its cookie policy, KBC Ancora provides information about the cookies it uses on its website in a transparent manner. This cookie policy must be read together with the privacy statement, which can be found at the bottom of the website under [“Privacy”](#).

The cookie policy can be changed, for example because of new functionalities on the website. We advise you to consult the cookie policy regularly. Important changes will be announced via the website or cookie settings.

This version of the cookie policy was last amended on 1 June 2021.

1. What are cookies?

A “*cookie*” is a small text file with a unique code, which can be stored on the browser of your computer or on your mobile device when visiting websites. Information is stored in the text file. Cookies allow a website to recognise a user’s computer or mobile device and, for example, remember the user’s language preferences.

Cookies can be placed by the server of the KBC Ancora website or by partners with whom we work. KBC Ancora uses cookies to facilitate the use of its website and to improve functionality and user experience.

2. Which cookies does KBC Ancora use on its website?

There are various types of cookies. Cookies can be distinguished on the basis of different criteria, such as the purpose for which they are used, their origin or source, or their lifespan.

Purposes

In the specific cookie list below, you can find an overview of the types of cookies that KBC Ancora uses (see point 3).

Origin

- First-party cookies: cookies placed or managed by the KBC Ancora website itself.
- Third-party cookies: cookies placed and managed by a third party (e.g. cookies from a domain other than the one you are visiting such as, for example, cookies placed by Google Analytics). With these cookies, the third party placing the cookie has access to the data contained in that cookie.

Lifespan

- Session cookies: temporary cookies, which are automatically deleted as soon as the browser is closed.
- Permanent cookies: cookies that remain on the user's device for a particular period of time (until their end date is reached or until you actively delete them yourself).

Each time the user visits the website that has placed such cookies, the cookies are activated. They make it possible to recognise the website user during subsequent visits.

3. Cookie list: types of cookies

- **Necessary and functional cookies**

Necessary and functional cookies are cookies that are essential in order to visit the website. These cookies allow you to use an explicitly requested service or functionality on the website.

For example, such cookies are used to record your language preferences, allow you to navigate efficiently between different parts of the websites, to register your cookie settings and to fill in forms. They ensure a user-friendly operation of the website.

Because of the technical necessity, the necessary and functional cookies are placed directly on your browser as soon as you visit the website. These cookies are placed on the basis of our legitimate interest in providing a properly functioning and secure website.

These cookies cannot be disabled in the cookie settings on the website. You may be able to block the installation of these cookies via your browser settings. If you block these cookies, some of our services or certain parts of the website will not work properly.

Provider	Cookie	Lifespan	Source
kbcancora.be	Cera-KbcAncoraWeb#Functional	10 years	1 st party
kbcancora.be	Cera-KbcAncoraWeb#Consent	10 years	1 st party
kbcancora.be	Cera-KbcAncoraWeb#Analytics	10 years	1 st party
kbcancora.be	Cera-KbcAncoraWeb#PrivacyIntrusive	10 years	1 st party
Mechanism through .Net	.ASPXAUTH	Browser session	1 st party
Mechanism through .Net	ASP.NET_SessionId	20 minutes	1 st party
Mechanism through .Net	RequestVerificationToken	Browser session	1 st party
Sitecore (website development)	cera-KbcAncoraWeb#lang	100 years	1 st party

- **Performance cookies**

We use the “*performance cookies*” or *performance and analytical cookies* to collect information and statistics about the KBC Ancora website.

These are cookies that help us analyse website traffic. For example, there are cookies that count the number of unique users, that keep track of which pages on the website are often or rarely used, that record the time that users spend on a page, etc. We also use Google Analytics for the analyses of the use of the website, which also uses cookies.

Based on these results, KBC Ancora can draw up an analysis report about its website, improve the performance and functionality of the website, optimise ease of use and adapt it to the wishes of the visitors. KBC Ancora cannot use these cookies for other purposes.

Your prior consent is requested for the use of these cookies. You can provide or withdraw your consent by adjusting the cookie settings.

Provider	Cookie	Lifespan	Source
Sitecore (website development)	SC_ANALYTICS_GLOBAL_COOKIE	10 years	1 st party
Application Insights	ai_session	1 hour	1 st party
Application Insights	ai_user	1 year	1 st party
Application Insights	AI_buffer	Browser session	1 st party
Application Insights	AI_sentBuffer	Browser session	1 st party
Google Analytics	Google analytics-related cookies: _gat_U A-<number account>		3 rd party
Google Analytics	Google analytics-related cookies: _ga, _gat, _gid, collect		3 rd party
Google Analytics	Google analytics-related cookies: SHR_E_ENC		3 rd party

Application Insights

This is an “application performance management service” used by web developers to monitor a website live. The KBC Ancora website uses this service to detect anomalies and to correctly understand them and resolve them using powerful analysis tools.

[What is Application Insights](#) contains all information about what information is processed and in what way.

Google Analytics

Google Analytics is a web analysis service and analysis tool provided by Google Inc. (“Google”). Google Analytics uses a number of cookies to collect information and statistics about our website, without personally identifying visitors.

Full information about the cookies used by Google Analytics can be found via this [link](#).

[Google’s Privacy Policy for Google Analytics](#) also contains all information about the processing of personal data via the cookies placed by Google Analytics.

- **Targeting cookies**

The “*targeting cookies*” or *advertising cookies* are used by certain components on the KBC Ancora website, for example to display videos on YouTube.

Advertising cookies collect information about the surfing behaviour of the website users, with the objective of offering personalised advertising messages or content (via particular Google services such as “*DoubleClick*”). The cookies are used to show users advertisements on other websites that are relevant for them, according to their interests. For more information, please refer to the privacy and cookie policy of these third parties, via this [link](#).

We ask for your consent before placing these cookies. You can always withdraw your consent via the cookie settings (see point 4).

Provider	Cookie	Source
YouTube	YouTube-related cookies (Google): GPS, PREF, VISITOR_INFO1_LIVE, YSC, yt-remote-cast-installed, yt-remote-connected-devices, yt-remote-device- id, yt-remote-fast-check-period, yt-remote-session-app, yt-remote-session-name	3 rd party
DoubleClick	Google-owned company, advertising: IDE, test_cookie (only in Chrome)	3 rd party

4. How can you change the cookie settings on the website? How can you delete or block cookies?

Cookie settings on the website

You can enter your cookie settings via the cookie tool that appears on our website when you first visit the site.

Necessary and functional cookies are placed on your browser. Performance cookies and targeting cookies can be refused by not accepting them. You can change the cookie settings at any time on our website.

Browser settings

You can use your browser settings to manage whether you want to accept or block certain cookies or how you can disable installed cookies. The way in which you can do this varies from browser to browser (often in the “settings” or “options” menu).

You can find more specific guidelines for each browser via the links below:

[Microsoft Edge](#)

[Internet Explorer](#)

[Google Chrome](#)

[Firefox](#)

[Safari \(Mac - Apple\)](#)

To disable the use of Google Analytics, please use the following link:

[Google Analytics Opt-out Browser Add-on](#)

Disabling cookies can mean that you cannot (or cannot properly) use particular functionalities or parts of the website.

5. Retention period

The information collected and stored on the browser or mobile device of the user and the cookies will not be kept longer than necessary to achieve the intended purpose. The retention period can differ from the lifespan of the cookie (see above in point 3).

Certain information that we collect from you via cookies allows us to identify you as a natural person or can be linked to you. If personal data are also processed through the use of particular cookies, the KBC Ancora Privacy Statement also applies to this.

6. Rights

You can find your rights which you can exercise as a data subject, including the right to withdraw your consent and the right to object, in the KBC Ancora Privacy Statement.

7. Contact

If you have any questions about the website or about this cookie policy, please contact us by sending an email to mailbox@kbcancora.be.