**Cookies Policy**

To comply with the requirements established in LAW No. 133 of 08.07.2011 regarding the protection of personal data regarding the processing of personal data and the protection of private life in the electronic communications sector, all website visitors are asked for their consent before cookies are sent to their computers.

The www.eximbank.md website uses cookies, both its own and third-party cookies. They are used to create a better browsing experience and to deliver services tailored to users' needs and interests. Cookies are essential for improving the user's online experience.

Cookies play an important role in facilitating the access and delivery of the multiple services that the user enjoys on the Internet, such as:

- Customizing certain settings such as: the language in which a site is viewed, accessing old preferences by accessing the "forward" and "back" buttons.
- Cookies provide site owners with valuable feedback on how their sites are used by users, so that they can make them even more efficient and accessible to users.
- Allow multimedia or other applications from other sites to be included in a particular site to create a more valuable, useful and enjoyable browsing experience.

**What is a "cookie"?**

A "cookie" is a small file, consisting of letters and/or numbers, which will be stored on the computer, mobile terminal or other equipment of a user from which the Internet is accessed.

The cookie is installed through the request issued by a web server to a browser (eg: Internet Explorer, Chrome) and is completely "passive" (it does not contain software programs, viruses or spyware and cannot access the information on the hard drive the user).

A cookie consists of 2 parts: the name and the content or value of the cookie. Furthermore, the lifetime of a cookie is determined; technically, only the web server that sent the cookie can access it again when a user returns to the website associated with that web server.


Cookies themselves do not require personal information to be used and, in most cases, do not personally identify Internet users.

There are 2 large categories of cookies:

1. Session cookies - they are temporarily stored in the cookie folder of the web browser so that it remembers them until the user leaves the respective website or closes the browser window (eg: when logging in/out on a webmail or social media account).
2. Persistent cookies – these are stored on the hard drive of a computer or device (and generally depend on the lifetime of the cookie). Persistent cookies also include those placed by a website other than the one the user is visiting at the time - known as 'third party cookies' - which can be used anonymously to remember a user's interests so that the most relevant advertising to users is delivered.

**What are the advantages of cookies?**

A cookie contains information that connects a web browser (the user) and a specific web server (the website). If a browser accesses that web server again, it can read the information already stored and react accordingly. Cookies provide users with a pleasant browsing experience and support the efforts of many websites to provide comfortable services to users: eg – online privacy preferences, site language options, shopping baskets or relevant advertising.

**What is the lifespan of a cookie?**

Cookies are managed by web servers. The lifetime of a cookie can vary significantly, depending on the purpose for which it is placed. Some cookies are used exclusively for a single session (session cookies) and are no longer retained once the user has left the website, and some cookies are retained and reused every time the user returns to that website (cookie- permanent hours). However, cookies can be deleted by a user at any time through the browser settings.

**What are cookies placed by third parties?**

Certain sections of content on some sites may be provided by third parties/providers (eg news box, video or advertisement). These third parties can also place cookies through the site and they are called "third party cookies" because they are not placed by the owner of the respective website. Third party providers must also comply with applicable law and the privacy policies of the site owner.

**How cookies are used by a site.**

A visit to a website may place cookies for:

- Site performance cookies
- Visitor analysis cookies
- Cookies for geotargetting
- Registration cookies
- Cookies for advertising
- Advertising provider cookies

**Performance cookies**

This type of cookie remembers the user's preferences on this site, so that there is no need to set them each time the site is visited.

Examples: volume settings for video player, video streaming speed with which the browser is compatible.

**Cookies for visitor analysis**

Each time a user visits a site, analytics software provided by a third party generates a user analytics cookie. This cookie tells if you have visited this site before. Your browser will signal if you have this cookie, and if not, one will be generated. It allows monitoring of unique users who visit the site and how often they do so.

As long as the visitor is not registered on the site, this cookie cannot be used to identify individuals, they are used only for statistical purposes. If it is registered, it is also possible to know the details provided, such as the e-mail address and the username - these being subject to confidentiality, according to the provisions of the legislation in force regarding the protection of personal data.

**Cookies for geotargetting**

These cookies are used by software that determines which country you come from. It is completely anonymous and is only used to target content – even when the visitor is on the page in Romanian or another language, they will receive the same advertisement.

**Cookies for registration**

When you register on a site, a cookie is generated that tells you whether you are registered or not. The servers use these cookies to show the account you are registered with and whether you have permission for a particular service. It is also allowed to associate any comment posted on the site with your username. If you have not selected "keep me registered", this cookie will be automatically deleted when you close your browser or computer.

**Other third-party cookies**

On some pages, third parties may set their own anonymous cookies in order to track the success of an application or to customize an application.

For example, when you share an article using the social network button on a site, that social network will record your activity.

**What type of information is stored and accessed through cookies?**

Cookies store information in a small text file that allows a website to recognize a browser. The web server will recognize the browser until the cookie expires or is deleted.

The cookie stores important information that improves the Internet browsing experience (eg: language settings in which a website is accessed; keeping a user logged in to the webmail account; online banking security; keeping products in the shopping cart)

**Why are cookies important to the Internet?**

Cookies are central to the efficient functioning of the Internet, helping to generate a user-friendly browsing experience tailored to each user's preferences and interests. Refusing or disabling cookies may make some sites unusable.

Examples of important uses of cookies (which do not require the authentication of a user through an account):

- Content and services adapted to user preferences – categories of news, weather, sports, maps, public and government services, entertainment sites and travel services.
- Offers tailored to user interests – password retention, language preferences (ex: display of search results in Romanian).
- Retention of child protection filters regarding Internet content (family mode options, safe search functions).
- Measurement, optimization and analytics features – such as confirming a certain level of traffic on a website, what type of content is viewed and how a user arrives at a website (eg: through search engines, directly, from other websites -s ). The websites carry out these analyzes of their use in order to improve the sites for the benefit of the users.

**Security and privacy issues**

Cookies are NOT viruses! They use plain text formats. They are not made up of pieces of code, so they cannot be executed, nor can they self-execute. Consequently, they cannot be duplicated or replicated to other networks to run or replicate again. Since they cannot perform these functions, they cannot be considered viruses.

Cookies can however be used for negative purposes. Because they store information about users' preferences and browsing history, both on a particular site and across multiple sites, cookies can be used as a form of Spyware. Many anti-spyware products are aware of this fact and constantly mark cookies for deletion during anti-virus/anti-spyware deletion/scanning procedures.

In general, browsers have integrated privacy settings that provide different levels of cookie acceptance, validity period and automatic deletion after the user has visited a certain site.

Tips for safe and responsible browsing based on cookies.

- Customize your browser cookie settings to reflect a comfortable level of cookie security for you.
- If you share computer access, you may consider setting your browser to delete individual browsing data each time you close the browser. This is an option to access sites that place cookies and delete any visit information when you close the browsing session.
- Always install and update your antispyware applications.
- Many spyware detection and prevention applications include detection of site attacks. Thus, it prevents the browser from accessing websites that could exploit browser vulnerabilities or download dangerous software.

**What advantages do cookies bring?**

The use of cookies brings many benefits that contribute to an improved browsing experience. Here are some of the advantages of accepting cookies:

Speed: Many of a website's speed optimizations are made possible by cookies. They allow the site to retain essential information, making pages load faster on subsequent visits.

Personalization: Cookies allow you to see a website tailored to your preferences. Whether it's font size, preferred language or themes, saved settings give you a more pleasant experience.

Enhanced features: Some features of the site, such as saved searches or browsing history, depend on cookies to work effectively.

Consistent experience: Cookies ensure a smooth transition between web pages, maintaining your settings and preferences so you don't have to make adjustments on every page you visit.

**What types of cookies do we use?**

Strictly necessary cookies (functional)

These technical cookies are essential to make the website usable by enabling basic functions, such as page navigation and access to secure areas on the website. The website cannot function properly without these cookies.

**Analytics and performance cookies**

Statistical cookies help us understand how visitors interact with the website. We measure the number of visits, pages visited and visitor activity on our website. Refusal to use these cookies does not affect the functioning of our website.

**Advertising cookies (targeting)**

These cookies are used to better understand visitors' interests and to display relevant ads on partner websites. Refusal to use these cookies does not affect the functioning of our website.

The list of cookies used and their details can be consulted below:

| Denumire | Tip | Furnizor | Descriere |
|---|---|---|---|
| laravel_session | technical (required) | eximbank.md | Sesiune proprie Laravel. |
| XSRF-TOKEN | technical (required) | eximbank.md | CSRF token is the easiest and most effective way to protect a website from CSRF scammers. It works like this: the server creates a random key (aka token) and sends it to the client's browser. |
| _fbc | analytical/targeted | .eximbank.md | This is a cookie set by Facebook and used to serve a number of advertising products. |
| _fbp | analytical/targeted | .eximbank.md | |

| | | | |
|---|---|---|---|
| _ga | analytical/targeted | .eximbank.md | The _ga cookie is the main cookie that is used to identify the visitor, with a lifetime of 2 years, and is updated with each new interaction with the site. |
| _ga_1R139XE9GW | | .eximbank.md | |
| _ga_7LG2QNK15Y | | .eximbank.md | |
| _ga_G3NFT0TPWG | | .eximbank.md | |
| _ga_Y8QH5MZ8DH | | .eximbank.md | |
| _gat_gtag_UA_153646694_1 | analytical/targeted | .eximbank.md | Cookie _gat - used to limit the request rate, which has a lifetime of 10 minutes. |
| _gat_gtag_UA_157352723_1 | | .eximbank.md | |
| _gat_UA-182968163-1 | | .eximbank.md | |
| _gcl_au | analytical/targeted | .eximbank.md | This cookie is set by Mail Chimp and is used for storage and conversion tracking. |
| _gid | analytical/targeted | .eximbank.md | This is a Google Analytics cookie responsible for tracking user behavior. |
| __Secure-1PAPISID | analytical/targeted | .google.com | Cookies are small pieces of text sent to your browser from the website you are visiting. With their help, the site retains information about your visits. This facilitates interaction with the site and makes it more useful for you. |
| __Secure-1PSID | | .google.com | |
| __Secure-1PSIDCC | | .google.com | |
| __Secure-1PSIDTS | | .google.com | |
| __Secure-3PAPISID | | .google.com | |
| __Secure-3PSID | | .google.com | |
| __Secure-3PSIDCC | | .google.com | |
| __Secure-3PSIDTS | | .google.com | |
| 1P_JAR | | .google.com | |

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|---|---|---|---|
| AEC | | .google.com | |
| APISID | | .google.com | |
| CONSENT | | .google.com | |
| HSID | | .google.com | |
| NID | | .google.com | |
| SAPISID | | .google.com | |
| SEARCH_SAMESITE | | .google.com | |
| SID | | .google.com | |
| SIDCC | | .google.com | |
| SSID | | .google.com | |
| CONSENT | | .google.md | |
| NID | | .google.md | |
| _ga | analytical/targeted | .analytics.google.com | The collection of data about website visitors using Google Analytics is based on cookies. |
| _ga_0V7JNYGWCC | | .analytics.google.com | |
| _ga_4BXXKZJZTZ | | .analytics.google.com | |
| _ga_8TF95LBYRV | | .analytics.google.com | |
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| ar_debug | | .www.google-analytics.com | |
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| _ga_0587J3GZY5 | analytical/targeted | .developers.google.com | Developers.google.com uses Google cookies to provide and improve its services and to analyze traffic. |
| _ga_272J68FCRF | | .developers.google.com | |
| _ga_M12NNFS0D8 | | .developers.google.com | |
| _ga_NRWSTWS78N | | .developers.google.com | |
| _ga_devsite | | developers.google.com | |
| cookies_accepted | | developers.google.com | |
| django_language | | developers.google.com | |
| ar_debug | analytical/targeted | .doubleclick.net | DoubleClick cookies are associated with ads on the Google Display Network (GDN) and are created by the doubleclick.net domain. They collect information about the user's visit to the banner page, the user's view of the banner, the click on it, and the number of times the banner was shown to a user. |
| IDE | | .doubleclick.net | |
| receive-cookie-deprecation | | .doubleclick.net | |
| c_user | analytical/targeted | .facebook.com | facebook.com cookies allow you to store and retrieve identifiers and other information on computers, phones and other devices. |
| datr | | .facebook.com | |
| fr | | .facebook.com | |
| presence | | .facebook.com | |
| sb | | .facebook.com | |

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|---|---|---|---|
| xs | | .facebook.com | |
| m_ls | | .www.facebook.com | |

We do not distribute cookies used on our website to other economic agents.

Disabling cookies and refusing to receive cookies may make certain websites impractical or difficult to visit and use:

It is possible to set the browser so that these cookies are no longer accepted or the browser can be set to accept cookies from a specific site. But, for example, if a visitor is not registered using cookies, he will not be able to leave comments.

Users can disable cookies through the settings provided in the footer of the website, accessing the "Cookies settings" option. Changing the settings can be done at any time from any page of www.eximbank.md, depending on the user's preferences: withdrawing consent or granting (again) consent.

Additionally, these settings can usually be found in each browser, by accessing the Options / Settings menu or in the browser's Preferences / Favorites menu.

To understand these settings, the following links may be useful:

[Cookie                    settings                    in                    Internet                    Explorer](#)
[Cookie                    settings                    in                    Firefox](#)
[Cookie                    settings                    in                    Chrome](#)
[Cookie settings in Safari](#)

Therefore, although it is your right to control the use of cookies, we recommend that you accept them in order to benefit from a complete and efficient browsing experience.

BC EXIMBANK SA renews its commitment to protect the cookie settings of its users and thanks for your trust.