



# Merchant Services

**LAST UPDATED:** May 2021. Please contact us if you need a copy of this notice as at a particular date.

First Merchant Processing (Ireland) DAC trading as AIB Merchant Services (AIBMS) is a joint venture between Allied Irish Banks, p.l.c. and Fiserv Inc (Fiserv). At AIBMS, the privacy and security of your data is of the utmost importance. We have implemented policies and procedures in support of Fiserv's binding corporate rules (see [here](#) for more information) to ensure that we take all appropriate steps to protect your data in everything we do.

This privacy notice will inform you how we protect your personal data and tell you about your rights and how the law protects you. For information on how:

- Fiserv protects personal data, please see <https://merchants.fiserv.com/en-us/privacy/>; and
- Allied Irish Banks, p.l.c protects personal data, please see [www.aib.ie/dataprotection](http://www.aib.ie/dataprotection).

## 1. Important information and who we are Purpose of this privacy notice

It is important that you read this privacy notice together with any other privacy notice we may provide on specific occasions (such as when we conclude a contract with you). This privacy notice supplements the other notices and is not intended to override them.

### Controller

First Merchant Processing (Ireland) DAC will be a controller of your data, and where we refer to "AIBMS", "we", "us" or "our" in this privacy notice, we are referring to First Merchant Processing (Ireland) DAC.

### Data Protection Officer

We have appointed a data protection officer (DPO) who is responsible for overseeing questions in relation to this privacy notice. If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact the DPO using the details set out below.

### Contact details

Data Protection Officer, Fiserv

Email address: [dpo@fiserv.com](mailto:dpo@fiserv.com)

Postal address:

Janus House

Endeavour Drive

Basildon  
Essex  
SS14 3WF

You have the right to make a complaint at any time to a data protection authority in the country where you live, work, or where you believe a breach has occurred, such as the UK's Information Commissioner's Office (ICO) (for more information go to [www.ico.org.uk](http://www.ico.org.uk)), or the Irish Data Protection Commission (<http://www.dataprotection.ie/>). For more information on other supervisory authorities click [here](#).

## **AIBMS Privacy Principles**

AIBMS has committed to the following privacy principles (more information on each principle is contained in Fiserv's binding corporate rules, available [here](#))

- A. *We process Personal Data fairly and lawfully*
- B. *We obtain Personal Data only for carrying out lawful business activities*
- C. *We limit our access to, and use of Personal Data and we do not store Personal Data longer than necessary*
- D. *Personal Data will be accurate and, where necessary, kept up-to-date*
- E. *We implement data protection by design and default*
- F. *We transfer Personal Data only for limited purposes*
- G. *We use appropriate security safeguards*
- H. *We respect Data Subject rights as required by applicable data protection and privacy law*
- I. *We recognise a Data Subject's right to object to direct marketing by AIBMS*
- J. *We recognise the importance of data privacy and hold ourselves accountable to our Data Protection Standards*

## **2. The data we collect about you**

Personal data, or personal information, means any information that relates to an identifiable individual. It does not include data where all means of determining the individual's identity has been removed (anonymous data).

In the course of our business, we process personal data relating to any or all of the following:

- Our current and prospective **clients, i.e. merchants**, in connection with the provision of services to them;
- Individuals (**cardholders**) making payment transactions;
- **Vendors and contractors** in connection with their supply of services to us;

and

- People visiting our websites (**website visitors**).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together as follows:

Category of Data	Description
<b>Merchant Information</b>	<ul style="list-style-type: none"> <li>• contact information of merchants' personnel, including:               <ul style="list-style-type: none"> <li>○ name</li> <li>○ email address</li> <li>○ telephone numbers</li> <li>○ such other personal data as may be required in order for AIBMS to conduct business with them, e.g. role within organisation</li> </ul> </li> <li>• if the merchant is an individual, details of the merchant accepting payment transactions, including:               <ul style="list-style-type: none"> <li>○ contact information of the merchant, including name, email address and telephone numbers</li> <li>○ details of products or services provided to you and how you use these products and services</li> <li>○ bank account and other payment details</li> <li>○ information to verify your identity, such as passport or driving licence</li> </ul> </li> </ul>
<b>Vendors and contractors contact Information</b>	<ul style="list-style-type: none"> <li>• contact information of the personnel of vendors and contractors, including:               <ul style="list-style-type: none"> <li>○ name</li> <li>○ email address</li> <li>○ telephone numbers</li> <li>○ such other personal data as may be required in order for AIBMS to conduct business with them, e.g. role within organisation</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>•</li> </ul>
<b>Cardholder Information</b>	<ul style="list-style-type: none"> <li>• information about transactions initiated by cardholders with our clients and/or merchants</li> <li>• in some cases, information needed to verify a customer's identity and details of products and services purchased</li> </ul>
<b>Technical Data</b>	<ul style="list-style-type: none"> <li>• details about the technology you use to access our websites, applications or other products or services, including:               <ul style="list-style-type: none"> <li>○ IP address</li> <li>○ Login data</li> <li>○ Browser type</li> </ul> </li> </ul>

	<p>This is described in more detail in our Cookie Notice below.</p> <ul style="list-style-type: none"> <li>• Where our technology is incorporated into a merchant’s mobile application or website, we automatically collect information about you when you make a payment to that merchant, including: <ul style="list-style-type: none"> <li>○ Your device and operating system</li> <li>○ Your general location</li> <li>○ Actions taken on the website.</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>•</li> </ul>
<b>Special Categories of Personal Data</b>	<ul style="list-style-type: none"> <li>• in very limited circumstances we may need to process special categories of personal data, such as if we were to authenticate a payment using your fingerprint. Where that is the case, we will only process this type of data where the law allows.</li> <li>• special categories of personal data are: <ul style="list-style-type: none"> <li>○ racial or ethnic origin;</li> <li>○ political opinions;</li> <li>○ religious or philosophical beliefs;</li> <li>○ trade union membership;</li> <li>○ genetics;</li> <li>○ any biometric data (where used to confirm your identity);</li> <li>○ health data;</li> <li>○ information relating to your sex life; or</li> <li>○ sexual orientation.</li> </ul> </li> </ul> <p>If we do process special categories of personal data about you, this is likely to only include biometric data.</p>

AIBMS, Allied Irish Bank p.l.c., Fiserv and their associated companies may also collect, create, use and share **Aggregated Data** such as statistical or demographic data. This Aggregated Data may be generated from elements of your personal data, but the Aggregated Data does **not** directly or indirectly reveal your identity. It will **never** be possible to link a particular statistic or other result back to you, so the Aggregated Data is not personal data.

### 3. How is your personal data collected?

We collect information from a number of sources:

Source	Examples
<b>You</b>	<ul style="list-style-type: none"> <li>• Where you complete one of our online forms</li> <li>• If you make an application for a product or service</li> <li>• Correspondence in the course of our business dealings with you</li> <li>• Technical and session information collected from your computer/device when you access our websites, applications</li> </ul>

	and/or platforms including as described in more detail in our Cookie Notice or when you make a payment to a merchant who has included our technology in the merchant's website or app to process payments.
<b>Our Clients</b>	<ul style="list-style-type: none"> <li>• Data relating to a payment transaction initiated by you with one of our clients</li> <li>• If you are an employee, staff or contractor of a merchant, then we may collect contact information for you from the merchant</li> </ul>
<b>Other Fiserv Group Companies</b>	<ul style="list-style-type: none"> <li>• Many of our group companies provide services to other members of the group involving your personal data. Where that is the case, your personal data will be shared between those group companies</li> </ul>
<b>Allied Irish Banks plc</b>	<ul style="list-style-type: none"> <li>• Name, address and contact information about merchants</li> </ul>
<b>Other Third Parties</b>	<ul style="list-style-type: none"> <li>• You might be referred to us by an ISO or other referral business, including: <ul style="list-style-type: none"> <li>○ Card associations</li> <li>○ Credit reference agencies</li> <li>○ Fraud prevention agencies</li> <li>○ Government and law enforcement agencies</li> <li>○ Data aggregators</li> <li>○ Agents working on our behalf</li> </ul> </li> </ul>
<b>Public Sources</b>	<ul style="list-style-type: none"> <li>• Company registries and filings</li> <li>• Registers of Beneficial Ownership</li> <li>• Information on the Electoral Roll and on the Specially Designated Nationals and Blocked Persons List</li> </ul>
<b>Information We Create</b>	<ul style="list-style-type: none"> <li>• Our records of your use of our services</li> <li>• Correspondence we may have with you</li> </ul>

#### **If you fail to provide personal data**

Where we request personal data directly from you, you do not have to provide it to us. If you decide not to provide the requested information, in some circumstances we, or our clients, may be unable to provide products or services to you. For example, we may be unable to provide a product or service that you have requested.

#### **4. How we use your personal data**

We will only use your personal data when doing so satisfies both the law and our privacy principles.

As part of that commitment, we will only use your personal data if we have an appropriate reason for doing so. Those reasons can be one or more of the following:

- Where necessary to perform a contract with you;
- Where processing your data is in AIBMS' or a third party's legitimate interest, and that interest is not overridden by your own interests, rights or freedoms;
- Where we are obliged by law to process your personal data in a particular way or it is necessary in the public interest to do so;
- You have consented to our processing your personal data.

Even where we have an appropriate reason for processing your personal data, we must ensure that we do so in a manner which is fair to you.

### **Purposes for which we will use your personal data**

Below is a list of the activities we undertake which could involve your personal data, along with our reasons for carrying them out. Where one of our reasons for a particular activity is our legitimate interest, we have also explained what those interests are. If you would like further information on our legitimate interests as applied to your personal information, please contact us.

For simplicity, we have shortened references to our reasons for processing your personal data (described in more detail above) to "Contract", "Legitimate Interest", "Law" and "Consent".

<b>Processing purpose</b>	<b>Legal basis</b>
Providing products and services to merchants who trade as an individual	Contract
Providing products and services to merchants who do not trade as an individual  Marketing  Research and development  For compliance, fraud prevention, safety, risk management and debt collection  To create anonymous data	Legitimate interests: in providing payment processing services to merchants; growing our business; developing our product and service offerings; ensuring we comply with contractual and regulatory requirements; detecting and preventing fraud; ensuring the security of our services and reducing risk, to recover amounts owed to us, protecting privacy by removing identifiable elements from data
To comply with law	Law
With your consent we may send direct marketing	Consent. Where we rely on your consent you have the right to withdraw it anytime as explained below.

### **Marketing**

We may use your personal data to form a view on what products or services we think

you may want or need, or what may be of interest to you.

You may receive marketing communications from us if you have actively expressed your interest in making a purchase or made a purchase from us and, in each case, you have not opted out of receiving that marketing.

We will get your express opt-in consent before we share your personal data, with any company outside the Allied Irish Banks p.l.c. and Fiserv Group companies, for them to contact you for marketing purposes.

You can ask us or third parties to stop sending you marketing messages at any time by contacting us using the details at **Contact us** above or clicking on the opt-out link included in each marketing message.

Should you choose to opt out of receiving our marketing messages, we will continue to carry out our other relevant activities using your personal data.

## **5. Automated Decisions, Credit Reference Agencies and Fraud Prevention Agencies**

We sometimes make automated decisions based on your personal data (whether provided by you or collected by us from third parties such as credit reference and fraud prevention agencies). Where an automated decision is made, it will relate to credit scoring, anti-money laundering checks or fraud prevention checks. Such checks will be based on information available to us, which will be verified against minimum contractual / legal requirements. We will only do this where it is required in connection with a contract, or by law.

In connection with all automated decisions, the methods used are regularly tested to make sure that they remain fair, effective and unbiased.

You can contact us for more information on automated decision making. Please also see **Your individual legal rights** below.

## **6. Who we share your personal data with**

Where we are permitted to, we will share your personal data with Allied Irish Banks p.l.c. and Fiserv group companies and any of the following:

- our clients
- companies who need it to process a transaction, such as merchants, banks or other card issuers, card schemes, debit network operators and their members
- credit reference agencies;
- fraud protection and risk management agencies;
- identification and information verification agencies;
- vendors and others that help us process payments (including their sub-contractors);
- third party suppliers engaged to host, manage, maintain and develop our website and IT systems;

- our professional advisers, including lawyers and auditors;
- if you are a merchant, or work for a merchant, any party who introduces you to us or us to you;
- if you are a merchant or work for a merchant, any party who helps, or wishes to help, finance our products and services, any insurance company for the purposes of insuring risk and/ or your guarantor (if applicable);
- any third party that you have given us permission to use who is not otherwise covered by the other listed categories;
- third parties to whom we may sell or transfer all or part of our business in the future; and
- any third party where we are required by law to do so (such as An Garda Síochána, Irish Revenue, HM Revenue & Customs, other law enforcement agencies).

Where we do share your personal data with third parties, we will only do so where they will apply appropriate security measures to the data they receive from us. If you would like further information on the ways in which we share your personal data, please contact us.

## **7. International transfers**

We share your personal data within the Fiserv Group, including group members outside the European Economic Area (**EEA**) and outside the United Kingdom.

We ensure your personal data is protected by requiring all our group companies to apply our global policies and procedures and to legally commit to our privacy principles when processing your personal data. These policies are called "binding corporate rules", a copy of them can be found [here](#).

Many of our external third parties are based outside the EEA or the United Kingdom so their processing of your personal data will involve a transfer of data outside the EEA and/ or the United Kingdom.

Whenever we transfer your personal data out of the EEA and/ or the United Kingdom to an external third party, we ensure it is protected by using one of the following safeguards:

- Ensuring data is transferred only to a country that has laws that protect your personal data in the same way as it would be in the EEA and/ or the United Kingdom.
- Using a contract approved by the European Commission (sometimes called "Model Clauses").

You can contact us to obtain further details of the safeguards applicable to your personal data.

## **8. How we keep your data safe**

We have put in place appropriate security measures to prevent your personal data



from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

## 9. How long will you use my personal data for?

We will use your personal data for as long as necessary based on why we collected it and what we use it for. This may include our need to satisfy a legal, regulatory, accounting, or reporting requirement.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

You can contact us for details of the retention periods applicable to your personal data. In general terms, we will retain your personal data for the duration of your involvement/engagement with us and for as long as reasonably necessary afterwards. There are also certain types of information which are required to be retained for a certain period by law.

## 10. Your individual legal rights

Under certain circumstances, you have rights under data protection laws in relation to your personal data. There may be legal or other reasons why we cannot, or are not obliged to, fulfil a request to exercise your rights. We will confirm what they are if that is the case.

You have a right to:

- **Access.** You are entitled to ask us if we are processing your personal data and, if so, for a copy of the personal data we hold about you and to check that we are lawfully processing it, as well as obtain other information about our processing activities.
- **Correction.** If any personal data we hold about you is incomplete or inaccurate, you can require us to correct it, though we may need to verify the accuracy of the new data you provide to us.
- **Erasure.** This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

- **Object.** Where our reason for processing your personal data is legitimate interest you may object to processing as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes.
- **Restriction.** You may ask us to suspend our use of your personal data in the following scenarios:
  - if you want us to establish the data's accuracy;
  - where our use of your personal data is unlawful but you do not want us to erase it;
  - where you need us to hold your data for a longer period than we usually would, because you need it to establish, exercise or defend legal claims; or
  - you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Transfer.** Where it is possible, we will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the **information** to perform a contract with you.
- **Withdraw consent.** Where our reason for processing is based on your consent, you may withdraw that consent at any time. If you withdraw your consent, we may not be able to provide certain **products** or services to you. We will advise you if this is the case at the time you withdraw your consent.
- **Automated decision making.** In some cases we may use automated decision making processes (including profiling) that *significantly* affect you. We only do this where:
  - The automated decision is required to enter into, or perform, a contract with you.
  - We have your explicit consent to make such a decision.
  - The automated decision is authorised by local law of an EU member state.

We use automated decision making systems to help us make fair and reasonable decisions as to whether to contract with a merchant, considering the merchant's financial security and status. You can ask us to reconsider any decision we take and to express your point of view about the decision. However, should the results of any credit scoring, security check or similar processing be too low, we are unlikely to conclude a contract with you.

### **How to make an Individual Rights Request**

Individuals may contact AIBMS to request that we take some action in connection with their personal data. Requests should be referred to the DPO: [dpo@fiserv.com](mailto:dpo@fiserv.com).

## **No fee usually required**

You will not have to pay a fee to exercise any of your rights relating to your personal data. However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

## **What we may need from you**

We may need to request specific information from you to help us confirm your identity and ensure you are entitled to exercise a right in respect of your personal data, for example, a merchant identification number or account number. This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

## **Processing your Information Request**

We will respond to all legitimate requests promptly and, in any event, within any timeframes prescribed by applicable law. In general, we must respond to queries within one month from the receipt of the request, so it is important that requests are identified and sent to [dpo@fiserv.com](mailto:dpo@fiserv.com) as soon as possible. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

In the event that we are not able to provide the information you requested, we will provide you with a written explanation for our decision. For example, we are not required to comply with a request to *erase* data if processing the data is necessary to: exercise freedom of expression and information; comply with law or legal claims; act in the interest of the public health or public interest; or support scientific or historical research purposes or statistical purposes.

We will use available lawful exemptions to your individual rights to the extent appropriate. Any transmission of your personal data will be handled in a secure manner.

## **11. Complaints Handling Procedures**

Should you have any complaints or inquiries related to:

- our handling of your individual rights as a data subject;
- our compliance with our binding corporate rules;
- our privacy practices generally;

you may contact our Data Protection Officer and local privacy officers at [dpo@fiserv.com](mailto:dpo@fiserv.com).

You also have the right to make a complaint at any time to a data protection authority in the country where you live, work, or where you believe a breach has occurred, such as the Irish Data Protection Commissioner (<https://www.dataprotection.ie/>), the UK's Information Commissioner's Office (ICO) (<https://ico.org.uk/>), or the authority in another relevant EU country (for more information click [here](#)).

We will make changes to this notice from time to time. You can always find an up to date version of this notice on our website at [www.aibms.com/privacy](http://www.aibms.com/privacy)

## 12. Cookies

You may access and change your cookie preferences at any time by clicking [here](#).

This section describes the use of online cookies by AIBMS, its subsidiaries and affiliates (including Fiserv, AIB and its subsidiaries and affiliates).

### What are Cookies?

A cookie is a small file that is downloaded on to a device such as a computer or mobile device when you access our website. A cookie is a small piece of data, typically consisting of letters and numbers, that a website asks your browser to store on your computer or mobile device. Cookies allow a site to "remember" your actions or preferences over time. So, when you visit our site, the cookies may store or retrieve information on your browser, which may be about you, your preferences and/or your device. We use cookies, including third party cookies, to operate and improve the site, measure our audience, enhance your experience and provide you with content and advertising tailored to your interests based on your browsing activities and actions on this and other sites. For more information about cookies or local storage, including how to see what cookies have been set and how to manage, block and delete them, see: <http://www.allaboutcookies.org/>.

### Types of Cookies We Use

Our website may use both session cookies and persistent cookies to provide you with a more personal and interactive experience on our website:

- **Session cookies** allow a website to remember your actions during a browsing session and expire once you close your web browser. Session cookies may be used for a variety of purposes, such as remembering that you logged in to our website.
- **Persistent cookies** – are stored on your device and may continue to exist until they expire or you delete them. Persistent cookies may be used for a variety of purposes, including remembering users' preferences and choices when using a site or to target advertising.

Cookies can be categorized either as first-party or third-party cookies. Our website uses both types of cookies:

- **First party cookies** – First-party cookies are set directly by us, from the domain name of the website displayed in the URL window.
- **Third party cookies** – Third-party cookies are cookies that are set by a domain name other than the one being visited by the user. For example, if we set a cookie on aibms.com using a cookie from another domain name that we own or control, that cookie is a "third-party" cookie. Similarly, we may also permit our service providers or partners to set cookies directly on our website from their own domain name; these, too, are third-party cookies.

Our website uses the following types of cookies for the purposes set out below:

Type of cookie	Purpose
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<p><i>Essential Cookies</i></p>	<p>These cookies are strictly necessary to provide you with services available through our website and to enable you to use some of their features. These cookies cannot be disabled in our systems and enable core functionality such as security, network management and accessibility. Without these cookies, the services that you have asked for cannot be provided, and we only use these cookies to provide you with those services. These cookies are used to collect information such as whether you are logged in and which pages you navigate between during a browsing session.</p> <p>Please note that you can set your browser to block these cookies, but this may affect how our site functions.</p>
<p><i>Functionality Cookies</i></p>	<p>These cookies allow our website to remember choices you make when you use our website. The purpose of these cookies is to provide you with a more personal experience and to avoid you having to re-select your preferences every time you visit our website. These cookies collect information about the preferences you chose on our website.</p>
<p><i>Analytics and Performance Cookies</i></p>	<p>These cookies are used to collect information about traffic to our website and how users use our website. The information gathered may include your computer or mobile device operating system type and version number, manufacturer and model, device identifier, browser type, screen resolution, IP address, the website you visited before browsing to our website, general location information such as city, state or geographic area; and information about your use of and actions on or in our website, such as pages you accessed, how long you spent on a page, navigation paths between pages, information about your activity on a page, access times, and length of access.</p>
<p><i>Social Media Cookies</i></p>	<p>These cookies are used when you share information using a social media sharing button or “like” (or similar) button on our website or you link your account or engage with our content on or through a social networking website such as Facebook or Twitter. These cookies collect information about your social media interaction with our site, such as whether or not you have an account with the social media site and whether you are logged into it when you interact with the content on our site.</p> <p>Where we collect personal data we collect via Facebook, LinkedIn, Youtube and Twitter social media sharing buttons or “like” (or similar) buttons on our website, we are a joint controller of that personal data. This means we are jointly responsible for collecting the cookie data and for protecting your personal data. You can contact us or the relevant social media organization for more information about this.</p>

<p><i>Targeted and advertising cookies</i></p>	<p>These cookies track your browsing habits to enable third-party advertising networks to deliver ads that may be of interest to you. These cookies use information about your browsing history to group you with other users who have similar interests or browsing behaviours. Based on the cookies that the third-party advertising network sets on our website and other sites, advertisers can display advertisements that may be relevant to your interests on our website and while you are on third party website.</p> <p>You can opt out of the use of your browsing behaviour for purposes of targeted advertising (on many sites, not just on our sites) as described in the section titled “Online Behavioural Advertising” below.</p>
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## Your Choices

### *Your cookie preferences on our site*

You can withdraw your consent to cookies on our sites at any time. To manage your cookies preferences on our website, please click [here](#).

### *Disabling cookies in your browser settings*

You can typically remove or reject cookies via your browser settings. This will set your cookie preferences for all sites, not just our sites. In order to do this, follow the instructions provided by your browser (usually located within the “settings,” “help” “tools” or “edit” menus). Many browsers are set to accept cookies until you change your settings.

If you do not accept our cookies, you may experience some inconvenience in your use of our website. For example, we may not be able to recognize your computer or mobile device and you may need to log in every time you visit our website.

### *Online Behavioural Advertising*

Some of the third parties that set cookies on our website may be members of organizations or programs that provide choices to individuals regarding the use of their browsing behaviour for purposes of targeted advertising. Separately to any consent options on our website, users may choose not to receive targeted advertising on website through participating members of the [Network Advertising Initiative](#)[Digital Advertising Alliance](#)[European Interactive Digital Advertising Alliance](#).

[Digital Advertising Alliance of Canada](#)[Australian Digital Advertising Alliance](#)[Data Driven Advertising Initiative](#)Please note that we also may work with companies that offer their own opt-out mechanisms and may not participate in the opt-out mechanism that we linked above.

If you choose not to receive targeted advertisements via the European Interactive Digital Advertising Alliance, you will still see advertisements online, but they may not be relevant to you. Not all companies that serve online behavioural advertising are members of the organisation above so, even if you do choose to opt out, you may still receive some cookies and tailored advertisements from companies that are not listed and are not part of this program. If you’d like to manage your preferences specifically for our website please click on the Cookies button located in the bottom right corner of your screen.

## **Cookies Section Does Not Cover Third Party Websites**

Please note that this Cookies section does not apply to, and we are not responsible for, the cookie practices of third-party websites to which we may link from the site.

### **Third Party Cookies**

When you use our website, third parties who place cookies on our website will have access to cookie data. We do not control the storage or access to these cookies. You should review the privacy and cookie policies of these services to find out how these third parties use cookies and whether your cookie data will be transferred to a third country. A list of the third parties who place cookies on our website can be found [here](#).

We have integrated the Google Analytics service on this website. The operator of the Google Analytics service is Google Inc., 1600 Amphitheatre Pkwy, Mountain View, CA 94043-1351, USA. The information generated by the Google Analytics cookie about your use of this website is usually transmitted to a Google server in the USA and stored there. Google may transfer the personal information collected to private and public third parties.

The following [link](#) provides a further explanation of Google Analytics. [How Google uses data when you use our partners' sites or apps](#).

### **Cookie retention**

We keep information collected from cookies for a maximum of 13 months.