



VISACREDIT

Cookie Policy

visacredit.info Platform

Published by the Visacredit group — operated locally by the applicable entity in each country

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1. What is a cookie?

A cookie is a small, often encrypted, text file stored on your device (computer, smartphone, tablet) by your browser when you visit Visacredit's website ("the Platform"), published by the Visacredit group and operated locally by the entity established in your country of residence or registration (the "Operating Entity", "Visacredit", "we" — see the list of Operating Entities in Visacredit's Legal Notice). Visacredit Tech Inc., the group's holding company (United States), has no operational role in the operation of the Platform. A cookie is used, among other things, to recognize your device on subsequent visits and to facilitate your browsing.

2. Why do we use cookies?

- To ensure the proper technical functioning of the site
- To measure audience and site performance
- To improve our content and services

3. The cookies we use

3.1 Strictly necessary cookies

These cookies are essential for the functioning of the site and your personal space. They cannot be disabled.

- Session and authentication cookies, associated with your login
- Security cookies, designed to detect and prevent attempts at fraud or identity theft
- Technical cookies allowing your language and browsing preferences to be remembered

3.2 Preference cookies

These cookies allow your choices to be remembered in order to personalize your experience (display language, dashboard display preferences).

3.3 Performance / audience measurement cookies

These cookies are used to compile statistics on site traffic and usage (for example, Google Analytics). They are subject to your prior consent.

3.4 Third-party cookies

Some cookies may be placed by third parties (for example, YouTube, Facebook, Google Analytics). We invite you to consult their own privacy policies for further information.

3.5 No third-party advertising cookies for resale purposes

Visacredit does not use cookies for the purpose of reselling browsing data to third-party advertisers.

4. Cookie retention period

Cookies placed on your device are retained for no more than thirteen (13) months from the date they are first placed, except for cookies that are strictly necessary for security and authentication, whose duration is limited to your login session.

5. Consent and cookie management

On your first visit, a cookie management banner allows you to:

- Accept all cookies



- Reject all non-essential cookies
- Customize your preferences

You may change your preferences at any time via the cookie management settings available on the site.

6. How to disable cookies from your browser

You may also configure your browser to reject all or some cookies, or to be warned before they are placed. Disabling strictly necessary cookies may, however, prevent your personal space from functioning properly.

- Google Chrome: Settings > Privacy and security > Cookies
- Mozilla Firefox: Settings > Privacy & Security > Cookies and Site Data
- Safari: Preferences > Privacy > Manage Website Data
- Microsoft Edge: Settings > Cookies and site permissions

7. Your rights

In accordance with applicable regulations, in particular the General Data Protection Regulation (GDPR) for Users residing in the European Union, you have:

- The right to access your data
- The right to rectification or erasure
- The right to object to or restrict processing
- The right to withdraw your consent at any time

8. Amendment of this policy

Visacredit may amend this Cookie Policy at any time, in particular to reflect developments in regulations, the technologies used on the Platform, or the list of the group's Operating Entities. The version in effect is the one published on the site, with the date of its last update indicated.

9. Contact

For any question relating to the use of cookies on the Platform, you may contact us at: contact@visacredit.info.