

Cookie Policy of refinanx.com

This document informs Users about the technologies that help refinanx.com to achieve the purposes described below. Such technologies allow the Owner to access and store information (for example by using a Cookie) or use resources (for example by running a script) on a User's device as they interact with refinanx.com.

For simplicity, all such technologies are defined as "Trackers" within this document – unless there is a reason to differentiate. For example, while Cookies can be used on both web and mobile browsers, it would be inaccurate to talk about Cookies in the context of mobile apps as they are a browser-based Tracker. For this reason, within this document, the term Cookies is only used where it is specifically meant to indicate that particular type of Tracker.

Some of the purposes for which Trackers are used may also require the User's consent. Whenever consent is given, it can be freely withdrawn at any time following the instructions provided in this document.

Refinanx.com uses Trackers managed directly by the Owner (so-called "first-party" Trackers) and Trackers that enable services provided by a third-party (so-called "third-party" Trackers). Unless otherwise specified within this document, third-party providers may access the Trackers managed by them.

The validity and expiration periods of Cookies and other similar Trackers may vary depending on the lifetime set by the Owner or the relevant provider. Some of them expire upon termination of the User's browsing session.

In addition to what's specified in the descriptions within each of the categories below, Users may find more precise and updated information regarding lifetime specification as well as any other relevant information – such as the presence of other Trackers - in the linked privacy policies of the respective third-party providers or by contacting the Owner.

How refinanx.com uses Trackers

Necessary

Refinanx.com uses so-called "technical" Cookies and other similar Trackers to carry out activities that are strictly necessary for the operation or delivery of the Service.

Technical Trackers

Trackers duration: up to 1 year

Trackers managed by third parties

Google Tag Manager (Google LLC)

Google Tag Manager is a tag management service provided by Google LLC.

In order to understand Google's use of Data, consult their [partner policy](#) and their [Business Data page](#).

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Functionality

Refinanx.com uses Trackers to enable basic interactions and functionalities, allowing Users to access selected features of the Service and facilitating the User's communication with the Owner.

Trackers managed by third parties

Mailing list or newsletter

By registering on the mailing list or for the newsletter, the User's email address will be added to the contact list of those who may receive email messages containing information of commercial or promotional nature concerning refinanx.com. Your email address might also be added to this list as a result of signing up to refinanx.com or after making a purchase.

Personal Data processed: email address, Trackers and Usage Data.

HubSpot Chat (HubSpot, Inc.)

HubSpot Chat is a service for interacting with the HubSpot live chat platform provided by HubSpot, Inc.

Personal Data processed: Data communicated while using the service, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- __hmlp: duration of the session
- hs-messages-hide-welcome-message: 1 day
- hs-messages-is-open: 30 minutes
- hublytics_events_53: duration of the session
- messagesUtk: 7 months

Experience

Refinanx.com uses Trackers to improve the quality of the user experience and enable interactions with external content, networks and platforms.

Trackers managed by third parties

Google Fonts (Google LLC)

Google Fonts is a typeface visualisation service provided by Google LLC that allows refinanx.com to incorporate content of this kind on its pages.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Google Maps Widget (Google LLC)

Google Maps is a maps visualisation service provided by Google LLC that allows refinanx.com to incorporate content of this kind on its pages.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Facebook Like Button and Social Widgets (Meta Platforms, Inc.)

The Facebook Like Button and Social Widgets are services allowing interaction with the Facebook social network provided by Meta Platforms, Inc.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – [Opt out](#).

Trackers duration:

- _fbp: 3 months
- datr: 2 years
- lastExternalReferrer: duration of the session

Facebook account access (Meta Platforms, Inc.)

This service allows refinanx.com to connect with the User's account on the Facebook social network, provided by Meta Platforms, Inc.

Permissions asked: device information, Email, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – [Opt out](#).

Trackers duration:

- _fbp: 3 months
- lastExternalReferrer: duration of the session

Elementor Form Widget (Elementor Ltd.)

Elementor Form Widget is a form builder for Elementor.

Personal Data processed: Data communicated while using the service, Trackers and Usage Data.

Place of processing: Israel – [Privacy Policy](#).

Measurement

Refinanx.com uses Trackers to measure traffic and analyze User behavior to improve the Service.

Trackers managed by third parties

Google Analytics 4 (Google LLC)

Google Analytics 4 is a web analysis service provided by Google LLC (“Google”). Google utilizes the Data collected to track and examine the use of refinanx.com, to prepare reports on its activities and share them with other Google services. Google may use the Data collected to contextualize and personalize the ads of its own advertising network. In Google Analytics 4, IP addresses are used at collection time and then discarded before Data is logged in any data center or server. Users can learn more by consulting [Google’s official documentation](#).

In order to understand Google's use of Data, consult their [partner policy](#) and their [Business Data page](#).

Personal Data processed: number of Users, session statistics, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – [Opt out](#).

Trackers duration:

- `_ga`: 2 years
- `_ga_*`: 2 years

Marketing

Refinanx.com uses Trackers to deliver personalised ads or marketing content, and to measure their performance.

Trackers managed by third parties

HubSpot CRM (HubSpot, Inc.)

HubSpot CRM is a User database management service provided by HubSpot, Inc.

Personal Data processed: email address, first name, last name, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- `__hmpl`: duration of the session
- `__hs_gpc_banner_dismiss`: 6 months
- `__hssc`: 30 minutes
- `__hssrc`: duration of the session
- `__hstc`: 2 months
- `hublytics_events_53`: duration of the session
- `hubspotutk`: 2 months
- `messagesUtk`: 2 months

Google Conversion linker (Google LLC)

Google Conversion linker is an analytics service provided by Google LLC that connects Data from the Google advertising services with actions performed on refinanx.com. Depending on the setup of the service, such Data might also be used for retargeting purposes.

In order to understand Google's use of Data, consult [Google's partner policy](#).

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – [Opt out](#).

How to manage preferences and provide or withdraw consent on refinanx.com

Whenever the use of Trackers is based on consent, users can provide or withdraw such consent by setting or updating their preferences via the relevant privacy choices panel available on refinanx.com.

With regard to any third-party Trackers, Users can manage their preferences via the related opt-out link (where provided), by using the means indicated in the third party's privacy policy, or by contacting the third party.

How to control or delete Cookies and similar technologies via your device settings

Users may use their own browser settings to:

- See what Cookies or other similar technologies have been set on the device;
- Block Cookies or similar technologies;
- Clear Cookies or similar technologies from the browser.

The browser settings, however, do not allow granular control of consent by category.

Users can, for example, find information about how to manage Cookies in the most commonly used browsers at the following addresses:

- [Google Chrome](#)
- [Mozilla Firefox](#)
- [Apple Safari](#)
- [Microsoft Internet Explorer](#)
- [Microsoft Edge](#)
- [Brave](#)
- [Opera](#)

Users may also manage certain categories of Trackers used on mobile apps by opting out through relevant device settings such as the device advertising settings for mobile devices, or tracking settings in general (Users may open the device settings and look for the relevant setting).

How to opt out of interest-based advertising

Notwithstanding the above, Users may follow the instructions provided by [YourOnlineChoices](#) (EU), the [Network Advertising Initiative](#) (US) and the [Digital Advertising Alliance](#) (US), [DAAC](#) (Canada), [DDAI](#) (Japan) or other similar services. Such initiatives allow Users to select their tracking preferences for most of the advertising tools. The Owner thus recommends that Users make use of these resources in addition to the information provided in this document.

The Digital Advertising Alliance offers an application called [AppChoices](#) that helps Users to control interest-based advertising on mobile apps.

Consequences of denying consent

Users are free to decide whether or not to grant consent. However, please note that Trackers help refinanx.com to provide a better experience and advanced functionalities to Users (in line with the purposes outlined in this document). Therefore, in the absence of the User's consent, the Owner may be unable to provide related features.

Owner and Data Controller

Refinanx - Forplane Srl Via Roberto Lepetit, 8-10 20124 Milano (MI) IT

Owner contact email: weare@forplane.com

Since the use of third-party Trackers through refinanx.com cannot be fully controlled by the Owner, any specific references to third-party Trackers are to be considered indicative. In order to obtain complete information, Users are kindly requested to consult the privacy policies of the respective third-party services listed in this document.

Given the objective complexity surrounding tracking technologies, Users are encouraged to contact the Owner should they wish to receive any further information on the use of such technologies by refinanx.com.

Definitions and legal references

Personal Data (or Data)

Any information that directly, indirectly, or in connection with other information — including a personal identification number — allows for the identification or identifiability of a natural person.

Usage Data

Information collected automatically through refinanx.com (or third-party services employed in refinanx.com), which can include: the IP addresses or domain names of the computers utilised by the Users who use refinanx.com, the URI addresses (Uniform Resource Identifier), the time of the request, the method utilised to submit the request to the server, the size of the file received in response, the numerical code indicating the status of the server's answer (successful outcome, error, etc.), the country of origin, the features of the browser and the operating system utilised by the User, the various time details per visit (e.g., the time spent on each page within the Application) and the details about the path followed within the Application with special reference to the sequence of pages visited, and other parameters about the device operating system and/or the User's IT environment.

User

The individual using refinanx.com who, unless otherwise specified, coincides with the Data Subject.

Data Subject

The natural person to whom the Personal Data refers.

Data Processor (or Processor)

The natural or legal person, public authority, agency or other body which processes Personal Data on behalf of the Controller, as described in this privacy policy.

Data Controller (or Owner)

The natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of Personal Data, including the security measures concerning the operation and use of refinanx.com. The Data Controller, unless otherwise specified, is the Owner of refinanx.com.

refinanx.com (or this Application)

The means by which the Personal Data of the User is collected and processed.

Service

The service provided by refinanx.com as described in the relative terms (if available) and on this site/application.

European Union (or EU)

Unless otherwise specified, all references made within this document to the European Union include all current member states to the European Union and the European Economic Area.

Cookie

Cookies are Trackers consisting of small sets of data stored in the User's browser.

Tracker

Tracker indicates any technology - e.g Cookies, unique identifiers, web beacons, embedded scripts, e-tags and fingerprinting - that enables the tracking of Users, for example by accessing or storing information on the User's device.

Legal information

This privacy policy relates solely to refinanx.com, if not stated otherwise within this document.

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