

Privacy policy

Introduction

A COSEC – Companhia de Seguro de Créditos S.A., (COSEC), with Head Office in Lisbon, VAT Number and Register Number at Lisbon Commercial Registry 500 726 000, with the Capital of € 7.500.000,00, is an insurance company in the areas of credit and bond insurance, providing its services to other companies (B2B) to help its customers to confidently and safely develop their business and their domestic and foreign trade.

This Privacy Policy pertains to

COSEC – Companhia de Seguro de Créditos S.A.
Av. da Liberdade, n.º 249, 6.º Piso
1250-143 Lisboa

At COSEC your privacy is important to us and we want you to feel comfortable visiting our site. . This Privacy Policy explains the kind of personal data we collect, how and why we collect and use it and for how long it is kept. We also explain how the data subject can access, correct, or object to the processing of his personal data (including requesting deletion, subject to applicable laws and regulations).

The terms of this Privacy Policy are subject to any additional terms, disclaimers or other contractual terms you have entered into with COSEC such as Agreements or Statements regarding this matter, and any applicable mandatory laws and regulations.

Please read this Policy carefully. In case you have any questions, please contact us to privacidade@allianz-trade.pt.

1. General information

This section pertains to customers, brokers, agents, candidates for job vacancies, as well as individuals who are just visiting our *websites*.

1.1 Is COSEC a “data controller”? What does it mean?

Yes, COSEC is the legal entity that, alone or jointly with others that assists COSEC in the provision of the services inherent to its activity, determines the purposes and means of processing of personal data regarding the credit and bond insurance services who is entitled to practice, as defined by the applicable laws and regulations (namely UE’s General Data Protection Regulation). This means that COSEC is the legal entity in control of the personal data it collects and it’s required by law to ensure policies, processes and procedures in place to safeguard the data and respect the rights of the individuals whose data is collected.

1.2 What kind of personal data is collected by COSEC?

Depending on what information the data subject provides or preferences he selects, COSEC may collect the following categories of personal data:

- Data provided by the individuals, e.g., when signing up our services and products, personal data such as your last name, first name, gender, email address, telephone number, job title, company name, or when a job vacancy application is voluntarily submitted;
- When you visit our website, our web server automatically records details about your visit including:

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- IP address;
- the website from which you visited us;
- the type of browser software used;
- the Euler Hermes Website pages that you visit; and
- the date and duration of your visit to our Website.
- When our *websites* are visited, we collect information about the visitor by using *cookies*. A *cookie* is a small piece of data that is stored in the access device and allow us to re-identify the *browser* when the data subject visits our site again. We use *cookies* to provide user-friendly, safe and effective websites and to tailor our services to the data subject needs and interests, e.g., by customizing your browser experience or delivering advertisement targeted to you (which can be from a third party). For more information, see our Cookies Policy in force, accessible at www.cosec.pt.
- Information we obtain from third parties (e.g. information services providers) or publicly available sources (e.g. commercial register).

1.3 For which purposes and on which legal basis the personal data is used?

We use your data for the following purposes and based on:

- **Consent to,**
 - provide, maintain, improve, and develop our services and tailor them to the data subject needs and interests (e.g. to offer you customized advertising)
 - Communicate with the data subject non clients.
 - Inform and advise the data subject on COSEC's products (e.g. by sending advertisements to non-clients).
 - Collect or consult sole trader's information at Banco de Portugal Central Credit Register (CRC) or other entities.
- **Preparation and performance of contracts to:**
 - Prepare offers for one of our products, deliver our services to you and fulfill our mutual contractual obligations
 - Set up and maintain user accounts, for technical support or for other related purposes.
- **Legitimate Interest to:**
 - Provide, maintain, improve, and develop our services and tailor them to the data subject needs and interests (e.g. to offer you customized advertising)
 - Detect and prevent fraud
 - Enhance the security of COSEC's IT-systems for the benefit of all our users
 - Communicate with the data subject.
- **Compliance with legal obligations to:**
 - comply with law enforcement requests from authorities, as legally required or permitted, response to court decisions or administrative determinations, judicial or regulatory, or where it is necessary to investigate, prevent or take action regarding illegal activities, suspected fraud, situations involving potential threats to the safety of any person or violations of our policies.

If the data is used for any other purpose than described in this Policy, the data subject will be informed about such other purpose and it will be obtained his consent where required.

1.4 Where the personal data is processed?

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The personal data collected may be processed both inside and outside of the European Union (“EU”) and the European Economic Area (“EEA”), subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. We will not disclose your personal data to parties who are not authorized to process them.

Note that EU/EEA Member States and other countries all have different laws regarding the protection of personal data. When your personal data is transferred from your own country to another country, the laws and rules that protect your personal data in the country to which your information is transferred to may be different (or less protective) from those in your country of residence. For example, the circumstances in which law enforcement can access personal data may vary from country to country.

Whenever we transfer personal data for processing outside of the EEA, we will implement effective transfer mechanisms (e.g. Contractual Clauses) to ensure an adequate level of data protection.

1.5 Who will have access to personal data collected through COSEC websites?

COSEC and other entities that assist us in carrying out the processing activities and in the provision of services inherent to our activity, including those involved in the management of Cookies.

1.6 For how long do we keep the personal data?

We will not retain your personal data longer than necessary to fulfil the purposes for which it was collected for or to fulfil legal obligations, or as permitted by law, e.g. to defend ourselves in legal claims. Afterwards, we will delete the personal data, if legally applicable. The individual retention periods depend on the type of personal data and the purpose of its processing.

1.7 What are the data subject rights in respect of his personal data?

To the extent permitted by applicable data protection laws and regulations, the right to:

- Access the personal data held about the data subject, including information such as, for example, the source and the categories of the data, the purposes of the processing, the recipients (or categories thereof) and the respective retention period;
- Request the update or correction of the personal data so that it is always accurate;
- Obtain the personal data in an electronic format for the data subject or for another controller;
- Request the deletion of the personal data if it is no longer needed for the purposes for which they were collected or otherwise processed;
- Restrict the processing of the personal data in certain circumstances, for example, where the accuracy of the personal data was contested by the data subject, for the period enabling us to verify its accuracy;
- Object to the processing of the personal data on specific grounds relating to the data subject situation that overrides COSEC’s compelling legitimate grounds for the processing;
- Withdraw the consent at any time where the personal data is processed with consent, without affecting the lawfulness of processing based on consent before its withdrawal or where there is another legal basis for processing the data (e.g. overriding legitimate interests).
- File a complaint with the data controller and/or the relevant data protection authority
- These rights may be exercised by contacting COSEC privacidade@cosec.pt and providing your name and email address, with appropriate identification document to allow us to identify the data subject, as well as the purpose of the request according to the form that will uphold and facilitate the right of access by the data subject. Access the form [here](#).

2. Websites

2.1 – How does COSEC collect data on websites?

COSEC collects only the personal data that were voluntarily provided by the data subject on online forms or in accordance with your consent to the preferences of *cookies* selected when accessing our websites for the first time. You have the right to withdraw your consent at any time,

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and if you do so, we will discontinue the processing of your data collected on this website. You can withdraw your consent by changing your cookies settings in the access browser and then [here](#).

2.2. Cookies

A cookie is a small piece of data that is stored on your access device (computer, smartphone or tablet) through the browser when you visit a website or when you use online services and allows the website to "remember" your actions or preferences over a certain period.

We use cookies to ensure the proper function of our website and to facilitate your access to it by collecting information on your device and preferences (e.g. your device and your browser). Additionally, we collect information on how you interact with our and our partners' services, like advertising services. You will need session cookies to use our websites and, in principle, you can also use our websites without persistent and third party cookies. If you want to use our website fully and conveniently you should accept cookies. You can change your cookie settings, e.g. to withdraw your consent for persistent and third party cookies, at any time [here](#).

There are several types of cookies:

(a) Session Cookie (or "temporary cookie")

A session cookie allows us to store your action during your browser session (e.g. your log-in data). Session cookies are erased when you close your browser or exit our website.

(b) Persistent Cookie (or "tracking cookies")

A persistent cookie is stored on your device in between browser sessions. These cookies help us to remember your preferences or actions every time you visit our website until the expiry date of the cookie. These cookies are also used to keep you logged on to our website. As soon as the cookie is deleted, you need to enter your log-in credentials again.

(c) Third-Party Cookie

These cookies are set by a third party separate from our website, for example to provide advertisements like banners for third-party products or social media buttons.

We use the following cookies:~

Cookie from our website [here](#)

Other cookies:.

Subgroup	Cookie name	Description	Expiration period	Type
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	ASP.NET_SessionId (.NET) OSSESSIONID (Java)	Cookie defined by the underlying technology (ASP .NET or Java) to run the web application.	Session	First part

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Subgroup	Cookie name	Description	Expiration period	Type
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	osVisitor	The first time the end user accesses the web server (accessing a web page on the server), a unique value is stored in this cookie. No association is made by the platform with the user's real identity.	Never	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	osVisit	Each time the end user accesses a web page and this cookie does not yet exist, the cookie is created and set to a unique value, representing that the visitor has accessed the site. No association is made by the platform with the user's real identity.	30 min	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	pageLoadedFromBrowserCache	It ensures that, on pages where a feedback message is displayed, if the user clicks the Back button, the same feedback messages will not be shown again. This cookie is necessary to ensure the correct behavior of the applications.	Session	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	<web screen name>:<generated id>:<initial tab>	Some applications may use cookies with this naming convention to maintain the paging state on specific web pages.	Session	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	<User Provider Name>	Used by the Remember Login feature in applications.	10 days	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	<User Provider Name>.sid	Used in conjunction with the Session ID cookie to prevent session fixation vulnerabilities.	Session	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	nr1<User Provider Name>	Used to enforce session expiration as required. Contains information needed to guarantee the authenticity of the session.	Session	First part

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net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	nr2<User Provider Name>	Provides information to the application code about the user identifier via the GetUserId built-in function. Contains information needed to prevent CSRF attacks.	Session	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	DEVICE_ORIENTATION	Used to store the orientation of the mobile device to allow the platform's UI to implement the GetDeviceOrientation action correctly. No association is made by the platform with the user's real identity.	360 days	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	DEVICE_TYPE	Used to store the type of device being used so that the framework can adjust correctly in Silk UI (traditional web applications). No association is made by the platform with the user's real identity.	360 days	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	DEVICES_TYPE	Used to store the type of mobile device in use to allow OutSystems UI Web (traditional.web applications) to adjust the interface. No association is made by the platform with the user's real identity.	360 days	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	DEVICE_BROWSER	Used to store the browser in use on the device to allow the OutSystems UI to implement the GetBrowser action correctly. No association is made by the platform with the user's real identity.	360 days	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	DEVICE_OS	Used to store the device's operating system, allowing OutSystems UI to implement the GetOS action correctly. No association is made by the platform with the user's real identity.	360 days	First part
net.allianz-trade.pt go.allianz-trade.pt link.allianz-trade.pt secure.allianz-trade.pt cosecnet.pt cosecgo.pt coseclink.cosec.pt secure.cosec.pt	RT	Used to calculate loading time information collected for LifeTime Analytics. The cookie is only present if the application has Monitoring enabled (in LifeTime Analytics). No association is made by the platform with the user's real identity.	10 min	First part

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Subgroup	Cookie name	Description	Expiration period	Type
go.pardot.com	visitor_id<accountid>	The visitor cookie includes a unique visitor ID and the unique identifier of your business unit. For example, the cookie name visitor_id12345 stores the visitor ID 1010101010. The account identifier, 12345, ensures that the visitor is tracked in the correct business unit. The visitor value is the visitor_id in your business unit. This cookie is set for visitors by the account engagement tracking code.	10 years	First part
go.pardot.com	pi_opt_in<accountid>	If tracking acceptance preferences are enabled, the pi_opt_in cookie will be set to a true or false value when the visitor chooses whether or not to participate in tracking. If a visitor accepts, the value will be set to true and the visitor will be stored in cookies and tracked. If the visitor cancels or ignores the opt-in banner, the value of the opt-in cookie will be set to false. The visitor cookie is disabled and the visitor is not tracked.	10 years	First part
go.pardot.com	visitor_id<accountid>-hash	The visitor cookie hash contains the account ID and stores a unique hash. For example, the cookie name visitor_id12345-hash stores the hash "855c3697d9979e78ac404c4ba2c66533" and the account ID is 12345. This cookie is a security measure to ensure that a malicious user cannot spoof a visitor and access the potential customer's corresponding information.	10 years	First part
go.pardot.com	lpv<accountid>	The LPV cookie is set to prevent us from tracking multiple page views on a single asset during a 30-minute session. For example, if a visitor reloads a landing page several times during a 30-minute period, this cookie will prevent each reload from being tracked as a page view.	10 years	First part
go.pardot.com	pardot	A session cookie called pardot is set in your browser while you are logged in as a user or when a visitor accesses a form, home page or page with Account Engagement tracking code. The cookie indicates an active session.	Session	First part
net.allianz-trade.pt	cosecnet_cookie	Allows you to check whether you have accepted the use of cookies on Allianz Trade net		First part
go.allianz-trade.pt	sessionTimeout	Records the date of entry into the application to alert of session expiry.		First part
	COSECGo_CookieAcceptance	Allows you to check whether you have accepted the use of cookies on Allianz Trade go		First part

3. Third parties

To provide the services contracted by our customers, COSEC collects information on commercial entities and similar entities, including sole traders, to assess and monitor our own risks and to collect debts. This collection may be carried out using third parties, through information available publicly or disclosed by the owner himself.

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COSEC collects data on:

- **Commercial entities:** trade sector, name, names of the representatives (e.g. directors, board members) and information on its creditworthiness (e.g., payment and risk incidents);
- **Sole traders or other similar entities:** name, address, e-mail address, trade sector, legal form, names of the representatives (e.g., directors) and information on its creditworthiness (e.g., payment and risk incidents).

4. How can you contact COSEC?

You can contact us at privacidade@allianz-trade.pt.

5. How often do we update this privacy notice?

This Privacy Policy is regularly reviewed. We will ensure the most recent version is available here. This Privacy Policy was approved on the **08-11-2021**

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