

This statement, set forth below, is our privacy statement for the global organization of FINMETRIX. Here we describe the practices we follow to respect the privacy of all visitors to Our Site.

In this statement, personal information means data which relates to an individual and which identifies that individual, either directly or indirectly, such as your name or your contact information.

If you have any questions regarding the processing of your personal information, please [contact us](#) or your usual FINMETRIX representative.

Collection, use, disclosure, choice

Registration is not required for you to use Our Site. If you are merely a visitor, we do not collect any personal information about you, except to the limited extent through the use of cookies, which are described below. However, there may be circumstances in which you choose to register and receive ongoing updates from FINMETRIX. In these cases, FINMETRIX may contact registrants to invite them to special events, provide them with information about our services, publications and products, or for other marketing purposes.

For example, you may choose to register for:

- 1. Email alerts**

FINMETRIX offers an email alert service to site visitors, in which we send subscribers email updates when new information is added to Our Site. If you decide to subscribe, we will collect basic contact information about you, such as your name and email address.

- 2. Expressing an interest in working for FINMETRIX**

Our Site enables you to register your interest in working for us or applying for an advertised vacancy.

- 3. Thought Center Webcasts**

To view an FINMETRIX Thought Center Webcast (live or archived), registration is required. When you register, you may be asked for personal information (name, contact information, etc.). The type of information collected will vary. At the time of registration, you are also asked whether or not you are a client of FINMETRIX, and whether or not you would like to be informed of upcoming webcasts via Thought Center Webcast email alerts.

Your information is required in order to view any webcast. At the time of registration, you can check a box to automate the log-in process, which allows you to be automatically logged on upon your return to the FINMETRIX Thought Center Webcast section when using the same computer. We use registration information for internal research and analysis purposes to help us understand who is viewing our webcasts and become better equipped to serve your needs.

- 4. Surveys**

FINMETRIX may conduct surveys via Our Site. Survey participants may be asked for personal information (name, contact information, etc.) in addition to opinions or feedback. The type of information collected in surveys will vary.

- 5. Thought leadership registration**

FINMETRIX occasionally requires registration in exchange for our thought leadership: white papers, articles, studies, reports, survey analyses, booklets, etc. Your personal information may be requested in registration forms and the type of information collected from you will vary. FINMETRIX reserves the right to distribute certain thought leadership materials only to those who supply the requested information.

6. **Event registration**

FINMETRIX facilitates event registration via Our Site or, at times, via third party web sites. Personal information may be collected via event registration forms and the type of information collected will vary. FINMETRIX may share registrant information with third parties in association with the event.

Examples of "third parties" include hotels, sponsors or co-sponsors, promoters, event organizers (including via third party web sites), speakers, panelists, etc. Please check the details provided at individual events to understand fully how your information will be used and retained.

7. **FINMETRIX Alumni**

Any personal information that an alumnus submits to FINMETRIX will only be used to maintain contact with that alumnus and will not be disclosed to any third party without the individual's express permission.

Information collected at registration is protected using industry-standard encryption technology as it is sent over the Internet.

If you register on Our Site, your personal information will be stored in our customer relationship management (CRM) system. Data of registrants who have been out of active use for 18 months will be deleted from our CRM system.

If you have opted out for receiving future FINMETRIX publications, your contact details will remain on our opt-out list to prevent that you receive any further publications from FINMETRIX.

Special categories of personal data

FINMETRIX does not intentionally collect any special categories of personal data (sensitive personal information) via Our Site. Sensitive personal information includes: information revealing racial or ethnic origin; political opinions; religious or philosophical beliefs; trade-union membership; the processing of genetic or biometric data for the purpose of uniquely identifying a natural person; information concerning health; information concerning a natural person's sex life or sexual orientation; and in some cases, social security numbers or financial information.

Security

FINMETRIX works to protect the confidentiality and security of information it obtains in the course of its business. Access to such information is limited and policies and procedures are in place, designed to safeguard the information from loss, misuse and improper disclosure.

Disclosure

FINMETRIX may only disclose your personal information outside of FINMETRIX:

- Where the disclosure is necessary to fulfill your request and involves a third party organization with which FINMETRIX has a relationship (see "Third Party Links" below); or
- When explicitly requested by you, the site visitor; or
- As required by a court order or any other legal or regulatory requirement; or
- Where the disclosure is reasonably related to the sale or other disposition of all or part of our business.

FINMETRIX may use external service providers to assist with, for example, information technology and other administrative support services to operate Our Site.

Controlling your personal information

FINMETRIX does not collect or compile personal information obtained by Our Site for dissemination

or sale to outside parties for consumer marketing purposes or host mailings on behalf of third parties.

You are legally entitled to request details of the personal information we are holding about you. FINMETRIX provides you the ability to keep your personal information accurate and up-to-date. If at any time you would like FINMETRIX to rectify, erase or restrict the processing of your personal information, or you would like to obtain confirmation whether or not your personal information is processed by FINMETRIX, access your personal information, exercise your right to data portability or withdraw your consent to processing, please [contact us](#).

Third-party links

Please be aware that FinMetrix.com sometimes contains links to other sites that are not governed by this privacy statement. Visitors to Our Site may be directed to third-party sites for more information, such as about our thought leadership, events, content sponsorships, vendor services, government entities, non-profits, and social networks.

FINMETRIX makes no representations or warranties regarding how your information is stored or used on third-party servers. We recommend that you review the privacy statement of each third-party site linked from Our Site to determine their use of your personal information.

Cookies and Web Beacons

Our Site uses cookies, Web Beacons and other web technologies such as CAPTCHA's to improve Our Site's performance and to enhance your browsing experience. Certain areas of Our Site also use cookies to understand more about you, so we can offer you a more personalized browsing experience.

What is a cookie?

A "cookie" is technology that allows Our Site to store tokens of information (an 'identifier') in your browser used only by Our Site while you are on Our Site. Cookies are not used to determine the personal identity of anyone who is merely visiting Our Site. They serve to help us track traffic patterns to determine a user's preferred location and language so that we can direct them to the correct country home page when they visit Our Site.

Cookies have other uses as well. For example, in the Thought Center Webcast section ("Webcast Section"), they are used to provide entry for subscribers who have chosen the automatic log-on feature during registration. Cookies are also used to prevent online poll participants from voting more than once.

On certain pages of Our Site, cookies are used to help us track your interests while you browse the internet, so we can tailor more relevant advertising to you, and to understand what is important to you.

How do I disable cookies?

If you do not want to receive a cookie from Our Site or the Webcast Section, you have the option of setting your browser to notify you when you receive a cookie, so that you may determine whether to accept it or not. However, please be aware that if you do turn off 'cookies' in your browser, you will not be able to fully experience some of Our Sites. For example, you will not be able to benefit from automatic log-on and other personalization features of the Webcast Section.

What cookies do we use?

The cookies used by Our Site perform four functions, as classified below:

1. *Essential/Strictly Necessary Cookies*

Some cookies we use are essential to the functioning of Our Site. For example, remembering your log-in details to certain parts of Our Site.

2. *Performance Cookies*

Some cookies help us with the performance and design of Our Site. This allows us to measure how many times a page has been visited, whether a page has been visited on Our Site through an advertisement or by other means.

3. *Functionality Cookies*

Some cookies help us to remember your settings which you may have selected or assist with other functionality when you browse and use Our Site. This helps us to remember what you have selected, so on your return visit we remember your preferences.

4. *Targeting and Tracking Cookies*

On certain pages of Our Site, we use cookies to help us understand your interests as you browse the internet, so we can tailor and deliver to you a more personalized service in the future. This assists us in delivering relevant advertising to you during various advertising campaigns we may run from time to time through participating third-party sites.

These cookies collect information relating to the origin of your visit, where you were exposed to FINMETRIX advertising, what advertising feature you saw, whether you arrived directly or indirectly to Our Site, the device you used to visit Our Site and which downloads you performed. This information is collected on an anonymous basis via third party suppliers.

In addition, we also utilize cookies on certain pages of Our Site to communicate with third party data suppliers in order to extrapolate your digital behavior. This help us to understand and target more relevant advertising in the future. The information we receive is all aggregate and anonymous, but will include statistics such as demographics, online behavior, product interests and lifestyle. Targeting and tracking cookies are provided via trusted third-party suppliers. Should you require more information regarding our suppliers and how these cookies operate please [contact us](#).

What are Web Beacons?

FINMETRIX occasionally advertises on third party web sites. As part of our effort to track the success of our advertising campaigns, we may at times use a visitor identification technology such as "web beacons," or "action tags," which count visitors who have come to Our Site after being exposed to an FINMETRIX banner ad on a third-party site. We do not use this technology to access your personal information and it is only used to compile aggregated statistics about visitors who come to Our Site to gauge the effectiveness of our ads.

By navigating on Our Site, you agree that we can place cookie and web beacons on your computer or device. If you prefer not to receive cookies or web beacons, then you should stop using Our Site, or consult your browsing settings.

Social Media Platforms

You may wish to participate in the various blogs, forums, wikis and other social media platforms hosted by FINMETRIX ("Social Media Platforms") which we make available to you. The main aim of these Social Media Platforms is to facilitate and allow you to share content. However, FINMETRIX cannot be held responsible if you share personal information on Social Media Platforms that is subsequently used, misused or otherwise appropriated by another user.

FINMETRIX may also provide links to other social media platforms maintained on separate servers by individuals or organizations over which FINMETRIX has no control. FINMETRIX makes no representations or warranties regarding the accuracy or any other aspect of the information located on such servers.

A link to a third party's website should not be construed as an endorsement by either FINMETRIX or that third party of the other or its products and services. FINMETRIX makes no representations or

warranties regarding how user data is stored or used on third-party servers. We recommend reviewing the privacy statement of each third-party site linked from Our Site to determine their use of your personal information.

Children

This website (Our Site) is not intended for use by children. We understand the importance of protecting children's information, especially in an online environment, and we do not knowingly collect or maintain information about children.

Changes to this privacy statement

FINMETRIX may change this privacy statement as needed. If changes to the statement are made, please note that it may take up to 30 business days before new privacy practices are implemented. Check this page periodically if you would like to monitor changes.

Unsubscribe

FINMETRIX gives you choices regarding the collection and usage of your personal information. If you have registered for any FINMETRIX related updates through FinMetrix.com, and do not wish to receive future e-mails, please visit our unsubscribe page within the application you registered.

Contact us

If you have questions or you do not feel that your concerns have been addressed in this privacy statement, please [contact us](#) or via your usual FINMETRIX representative.