**COOKIE POLICY**

**1. General**

We use cookies and other similar technologies on APFI's online services for developing our services, remembering your preferences, and marketing purposes. You can manage your cookie-related choices through the cookie settings on the website, where you can accept or decline the use of cookies as well as withdraw your consent.

**2. Information collected through cookies**

Cookies are used to collect information about the use of the website. This includes, for example, information about the device or application used to access the website, such as browser version, device type, screen size, screen resolution and operating system, IP address, and information about the use of web services, such as visited pages, time and duration of visit, routes taken through the website, and content that was seen.

**3. Cookies' purpose of use**

Some cookies are essential for the functioning of our website. These cookies are always enabled.  In addition to the essential cookies, we use cookies based on your consent for the following purposes:

- Preferences: Preference cookies are used to store information that changes the behaviour and appearance of the site, such as language choice or user location.

- Statistics: Statistical cookies help site owners understand how users interact with the website by collecting and reporting information anonymously.

- Marketing: Marketing cookies are used to track website visitors. The purpose is to display ads that are suitable and interesting for individual users and thus more valuable for publishers and third-party advertisers.

These cookies are set by partners, and their purposes of use can be reviewed in the cookie settings.

**4. Cookie lifecycle**

The APFI web services use so-called session cookies and persistent cookies. Session cookies are automatically deleted when the browser is closed. Persistent cookies remain on the user's device until they are separately deleted or they expire. More information about the expiration times of cookies is available in the website's cookie settings.

**5. Making choices about cookies**

You can use the APFI cookie settings to accept or decline the use of cookies or to withdraw your earlier consent. The settings are browser-specific. In addition, you can use the cookie settings on your browser or device to manage the processing of cookies.

**6. Third parties**

In addition to APFI's own cookies, APFI's online services also use cookies from third parties, such as analytics service providers and advertising technology providers. Some partners process cookie identifiers and related website usage data as data controllers (either as independent controllers or together with APFI as joint controllers) and thus define the purposes and means of processing personal data for their part. For more information, please see each partner's privacy policy, which you can access from the cookie settings.

**7. Changes to the cookie policy**

We reserve the right to update our cookie policy, for example, due to the development of services or changes in governing legislation. All changes and updates to the cookie policy will be communicated in our services. We recommend reviewing the content of the cookie policy on a regular basis.