

COOKIE POLICY

As **Milagro Dijital Pazarlama Danışmanlık Sanayi ve Ticaret Ltd. Şti.**, we exercise due care in order to protect the fundamental rights and freedoms of individuals in the protection and processing of personal data as a data controller, especially within the scope of the right to privacy regulated under Article 20 of the Turkish Constitution and Law on the Protection of Personal Data numbered 6698 (“**Law**”). Within this framework, we act with this understanding in all our planning and activities to remain within the limits of the legislation in the protection and processing of personal data in accordance with the law.

The purpose of this Cookie Policy is to inform you about the purposes and types of cookies we use and how you can manage these cookies regarding the processing of personal data obtained automatically through the placement of cookies used on our website on your device. For cookies other than mandatory cookies that we use on our website, the explicit consent of the users is obtained and they are provided with the opportunity to change their consent at any time.

- **What is a Cookie?**

A cookie is a small text file, mostly consisting of letters or numbers that is saved on your computer or mobile device through your browser when you visit a site, allowing the device in question to be detected. Cookies allow a site to work more efficiently, as well as to offer personalized pages to provide a faster visit experience that is more suitable for your personal needs.

Cookies only contain information about your visit history, visiting habits, browsing habits, session information and browsing purpose on the internet and do not collect any information about the files stored on your computer or mobile device. Only the site that created them can read cookies.

- **Types of Cookies**

- a. **Types of cookies according to the duration of use:** Our website uses session cookies and persistent cookies according to the duration of use. Session cookies are used to ensure the continuity of the session and these cookies are deleted when the user closes the browser. Persistent cookies, on the other hand, are not deleted when the internet browser is closed and are automatically deleted on a certain date or after a certain period of time.
- b. **First-party and third-party cookies:** Whether the cookie is first-party or third-party varies based on the cookie placed by the website or domain. First-party cookies are placed directly by the website that the user visits, i.e. the internet address shown in the address bar of the browser. Third-party cookies are placed by a domain different from the domain the user visits.
- c. **Types of cookies according to their intended use:** The following cookies are used on our website according to the purpose of use:

1) Mandatory Cookies: These cookies are cookies that are necessary for the operation of our website. For example, mandatory cookies are used for purposes such as identity verification, preventing the loss of information about your current session. These cookies are used for purposes such as security and verification, and if they are blocked, the website will not work.

2) Advertising/Marketing Cookies: These cookies are cookies placed by our advertising partners through our website. These cookies are used to profile you according to your interests and to show you relevant advertisements.

3) Functional Cookies: Such cookies are used to make our website more functional and for personalization purposes.

4) Cookies Necessary for Performance and Analysis: These cookies help to improve our website. Such cookies collect information about the use of the website by interacting with the users. They are used in the development of the website and the detection of errors received.

- Purposes for Processing Personal Data and Legal Grounds**

Mandatory cookies are used to fulfill an information society service you have requested (remembering log-in, form filling and privacy preferences, counting visitors on our website and measuring traffic). Your personal data collected through these cookies are processed within the scope of subparagraph (c) of paragraph (2) of Article 5 of the Law " *it is necessary to process personal data belonging to the parties to the contract , provided that it is directly related to the establishment or execution of a contract*" or subparagraph (f) of the same paragraph "*Provided that it does not harm the fundamental rights and freedoms of the concerned person, data processing is mandatory for the legitimate interests of the data controller*".

Advertising and Marketing cookies are used by our business partners to profile you according to your interests and to show you relevant advertisements. Your personal data collected through these cookies are processed by obtaining your explicit consent within the scope of paragraph (1) of Article 5 of the Law.

Functional cookies are used to make our website more functional and personalize it. Your personal data collected through these cookies are processed by obtaining your explicit consent within the scope of paragraph (1) of Article 5 of the Law. Information about the cookies on our website is provided in the table below:

Cookie Name	Purpose of the Cookie	Cookie Type	Cookie Storage Duration
__utma	These cookies are necessary for the operation of our website and they are used to retrieve the JQuery library from the online cdn.	Third party cookie	2 years
PHPSESS ID	Cookies are necessary for the operation of our website and are used to ensure a smooth user session.	Third party cookie	Until the session ends
AID	It is used for digital marketing activities. It is used to match users' actions on different devices.	Third party cookie	14 months

datr	Cookies are necessary for the operation of our website and are used to identify the browser.	Third party cookie	2 years
dpr, fr, sb, wd	It is used for Facebook services to work correctly.	Third party cookie	2 years
C_user	Contains the user ID of the user who is logged in to Facebook.	Third party cookie	1 year
xs	These cookies are used to store session information in encrypted form in order to make our website more functional and personalized.	Third party cookie	1 year
Spin	These cookies are the cookies of our advertisement partners placed through our website and they are third-party cookies. Facebook advertiser cookies are used to report on social campaigns, eliminate campaign installation and create mass audience pools for targeting based on behavioral trends on and off campaign sites.	Third party cookie	1 day
APISID, SAPISID, SID, SSID	It is used to run Youtube videos.	Third party cookie	2 years
NID	It is used to run Youtube videos.	Third party cookie	6 months
_Secure-*	These cookies are necessary for the operation of our website and are used for security purposes.	Third party cookie	2 years
OTZ	These cookies are used to ensure that user preferences are remembered when you re-enter the site, for the purpose of making our site more functional and personalized.	Third party cookie	1 month
_gat_UA-*	This cookie is used by Google Analytics for digital marketing activities. It grants access to visitor data.	Third party cookie	90 days
_fbp	Used by Facebook to display various advertising products such as real-time bidding from third-party advertisers.	Third party cookie	6 months

SIDCC	These cookies are used to enhance the functionality and personalize our website by remembering user preferences when revisiting the website.	Third party cookie	1 year
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- **Data Sharing with Third Parties in Cookie Usage**

Your personal data collected through cookies is shared with suppliers, business partners and cookie providers within the scope of the purposes stated above. Compliance with the rules set forth in Articles 8 and 9 of the Law is ensured in the sharing of your personal data with third parties.

- **Methodology and Legal Grounds for Data Collection Through Cookies**

Data is collected through cookies using automated methods. Personal data collected through cookies is processed based on the following legal grounds: “processing of the personal data of the parties to a contract Is necessary, provided that this is directly related to the establishment or performance of a contract”, “processing is necessary for the data controller to comply with its legal obligations”, “processing is mandatory for establishment, usage or protection of a right” and “processing of data is mandatory for the legitimate interests of the data controller, provided that the fundamental rights and freedoms of the personal data owners are unharmed”. The presence of explicit consent is sought for the use of certain cookies. If you provide explicit consent for the use of the relevant cookies, the processing of your personal data is based on the legal ground of existence of the explicit consent of the data subject.

- **Requests from Relevant Individuals**

Individuals whose personal data is processed through cookies used on our website may submit their requests within the scope of Article 11 of the Law to the address of Beştepe Mah. Yaşam Cad. No: 7 İç Kapı No: 15 Yenimahalle, Ankara, in accordance with the “Communiqué on the Procedures and Principles of Application to the Data Controller” in writing, or, if their e-mail is registered in our system, through e-mail by sending an e-mail from the relevant e-mail account to the e-mail address info@creditovision.com.

- **Cookie Settings**

You can modify your cookie preferences at any time by clicking on the icon on our website. Adjust the buttons in the cookie management panel to your preference, by bringing them into open or closed positions and then click ‘Save Settings’. Please refresh the page to activate your settings. However, we would like to note that disabling cookies may prevent you from accessing certain features of our websites, applications, platforms or services.

In addition, partial control can also be achieved through browser settings. You can access information on managing cookies in popular browsers through the following links:

-Google Chrome
<https://support.google.com/accounts/answer/61416?co=GENIE.Platform%3DDesktop&hl=tr>

-Mozilla Firefox <https://support.mozilla.org/tr/kb/masaustufirefox-surumunde-gelismis-izlenme-koruma>

-Safari <https://help.apple.com/safari/mac/9.0/#/sfri40732>

-Opera <https://help.opera.com/en/latest/web-preferences/>