

FACTS <i>Hechos</i>	WHAT DOES BANCO DE CREDITO DEL PERU – MIAMI AGENCY (BCP MIAMI AGENCY) DO WITH YOUR PERSONAL INFORMATION? <i>¿Qué hace el Banco de Crédito del Perú - Agencia Miami (BCP Miami) con su información personal?</i>
Why? <i>¿Por qué?</i>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. <i>Las compañías financieras eligen cómo comparten su información personal. La ley federal otorga a los consumidores el derecho a limitar el intercambio de alguna información, pero no toda. La ley federal también requiere que le digamos cómo recopilamos, compartimos y protegemos su información personal. Lea este aviso atentamente para comprender lo que hacemos.</i>
What? <i>¿Qué?</i>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and transaction history - Account balances and wire transfer instructions - Overdraft history and checking account information When you are no longer our customer, we continue to share your information as described in this notice. <i>Los tipos de información personal que recopilamos y compartimos dependen del producto o servicio que tenga con nosotros. Esta información puede incluir:</i> - Número de seguro social e historial de transacciones - Saldos de cuentas e instrucciones de transferencias bancarias - Historial de sobregiros e información de cuentas corrientes
How? <i>¿Cómo?</i>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Banco de Credito del Peru – Miami Agency chooses to share; and whether you can limit this sharing. <i>Todas las compañías financieras necesitan compartir información personal de los clientes para administrar sus negocios cotidianos. En la siguiente sección, enumeramos los motivos por los que las compañías financieras pueden compartir la información personal de sus clientes; las razones por las que Banco de Crédito del Perú – Miami Agency elige compartir; y si usted puede limitar este intercambio.</i>

Reasons we can share your personal information <i>Razones por las que podemos compartir su información personal</i>	Does BCP Miami Agency Share? <i>¿BCP Miami Agency comparte información</i>	Can you limit this sharing? <i>¿Puede usted limitar este intercambio?</i>
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus <i>Para nuestros propósitos comerciales cotidianos- como procesar sus transacciones, mantener su (s) cuenta (s), responder a órdenes judiciales e investigaciones legales, o informar a las oficinas de crédito</i>	Yes / Sí	No
For our marketing purposes- to offer our products and services to you <i>Para nuestros fines de marketing- ofrecerle nuestros productos y servicios</i>	Yes / Sí	No
For joint marketing with other financial companies <i>Para la comercialización conjunta con otras compañías financieras</i>	No	We don't share <i>No compartimos</i>
For our affiliates' everyday business purposes- information about your transactions and experiences <i>Para los fines comerciales cotidianos de nuestros afiliados- información sobre sus transacciones y experiencias</i>	No	We don't share <i>No compartimos</i>
For our affiliates' everyday business purposes- information about your creditworthiness <i>Para los fines comerciales cotidianos de nuestros afiliados- información sobre su solvencia crediticia</i>	No	We don't share <i>No compartimos</i>
For nonaffiliates to market to you <i>Para que compañías no afiliadas comercialicen con usted</i>	No	We don't share <i>No compartimos</i>

To limit our sharing <i>Limitar nuestro intercambio</i>	Call 305-448-0971 Visit us online www.bcpmiami.com Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. <i>Llame al 305-448-0971</i> <i>Visítenos en línea www.bcpmiami.com</i> <i>Tenga en cuenta:</i> <i>Si es un cliente nuevo, podemos comenzar a compartir su información 30 días después de la fecha en que proporcionamos este aviso. Cuando ya no es nuestro cliente, seguimos compartiendo su información como se describe en este aviso. Sin embargo, puedes contactarnos en cualquier momento para limitar nuestro intercambio.</i>
Questions? <i>Preguntas</i>	Call / llame al 305-448-0971 Visit us online / Visítenos en línea www.bcpmiami.com

Who we are <i>Quiénes somos</i>	Banco de Crédito del Perú – Miami Agency
What we do <i>¿Qué hacemos?</i>	
How does BCP Miami Agency protect my personal information? <i>Cómo hace BCP Miami Agency para proteger mi información personal</i>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. <i>Para ayudar a proteger su información personal del acceso y uso no autorizados, nosotros usamos medidas de seguridad que cumplen con las leyes federales. Estas medidas incluyen protecciones informáticas, así como archivos y edificios seguros.</i>
How does BCP Miami Agency collect my personal information? <i>¿Cómo recopila BCP Miami Agency mi información personal?</i>	We collect your personal information, for example, when you - Open an account or deposit money - Update your information or give us your contact information - Instruct a wire transfer <i>Recopilamos su información personal, por ejemplo, cuando</i> - <i>Abre una cuenta o deposita dinero</i> - <i>Actualiza su información o nos da su información de contacto</i> - <i>Instruye una transferencia de fondos</i>
Why can't I limit all sharing? <i>¿Por qué no puedo limitar todo el intercambio?</i>	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. <i>La ley Federal le otorga el derecho a limitar únicamente:</i> - <i>El intercambio para los negocios comerciales cotidianos de los afiliados: información sobre su solvencia crediticia.</i> - <i>El uso de su información por parte de los afiliados para comercializar con usted.</i> - <i>El uso por parte de terceros no afiliados para comercializar con usted.</i> <i>Las leyes estatales y determinadas compañías pueden otorgarle derechos adicionales para limitar el intercambio.</i>
What happens when I limit sharing for an account I hold jointly with someone else? <i>¿Qué pasa cuando limito el intercambio de información para una cuenta en la cual tengo titularidad conjunta con otra persona?</i>	Your choices will apply to everyone in the account. <i>Sus opciones se aplicarán a todas las personas que posean titularidad en su cuenta.</i>
Definitions <i>Términos</i>	
Affiliates <i>Afiliados</i>	Companies related by common ownership or control. They can be financial and nonfinancial companies. - Our affiliates include Credicorp companies <i>Compañías relacionadas por tener control o propiedad en común. Pueden ser compañías financieras y no financieras.</i> - <i>Nuestros afiliados incluyen compañías de Credicorp</i>
Nonaffiliates <i>No afiliados</i>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Compañías no relacionadas por tener control o propiedad en común. Pueden ser compañías financieras y no financieras.</i>
Joint Marketing <i>Comercialización conjunta</i>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Acuerdo formal entre compañías financieras no afiliadas que comercializan, en conjunto, productos o servicios financieros.</i>
Other important information <i>Otra información importante</i>	

Cookie Policy

We have developed this policy to provide general information on cookies and similar tracking technologies which we will refer to as "cookies." This policy explains how BCP Miami uses cookies and similar technologies (such as including pixels or clear GIFs, tags, web beacons and Flash objects) when you interact with us online through our website and the choices you have. When this policy mentions "BCP Miami," "we," "us," or "our," it refers to BCP Miami. BCP Miami's website and applications, collectively, will hereinafter be referred to as the "Website."

What is a "cookie"?

The use of cookies is a common internet practice; cookies to help provide, protect, and improve our Website and related applications.

Cookies are text files containing small amounts of information that are downloaded to your computer, smartphone, tablet or other mobile device when you visit a website. Tracking technologies may collect information about you and your use of sites and mobile apps. The cookie may also be stored on the computer or device's hard drive once a user logs off from that website or web server.

Cookies store data about your use, but they are helpful because they allow us to function and customize your experience. You can configure your desktop or mobile browser's settings to reflect your preference to accept or reject cookies.

We will retain personal information collected through cookies for as long as needed or permitted in light of the purpose(s) for which it was obtained. The criteria used to determine our retention periods includes the purpose for which the personal data was collected, whether there is a legal obligation to which we are subject and whether retention is advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation or regulatory investigations).

Other Technologies

We also use other technologies with similar functionality to cookies, such as web beacons, pixels, mobile identifiers, and tracking URLs, to obtain Log Data.

Purpose

We use these technologies for a number of purposes, such as:

1. To enable you to use and access the Website and our services.
2. To enable, facilitate, and streamline the functioning of, and your access to, the Website and our services.
3. To better understand how you navigate through and interact with the Website and to improve the Website.
4. To market content that is more relevant to you.
5. To monitor and analyze the performance, operation, and effectiveness of the Website.
6. To enforce legal agreements that govern use of the Website.
7. For fraud detection and prevention, and investigations.
8. For purposes of our own analytics, research, product development, and regulatory compliance.

Third Parties

We may also allow certain business partners to place these technologies on the Website. These partners use these technologies to (1) help us analyze how you use the Website, (2) market and advertise to you on the Website, (3) help us detect or prevent fraud or conduct risk assessments, or (4) collect information about your activities on the Website.

For example, to help us better understand how people use the Website, some of our website properties use Google Analytics and other Google suite tools and as per their guidelines, we “will not facilitate the merging of personally-identifiable information with non-personally identifiable information collected through any Google advertising product or feature” unless providing “robust notice of, and the user’s prior affirmative (i.e., opt-in) consent to, that merger.” To prevent Google Analytics from using your information for analytics, you may install the Google Analytics Opt-Out Browser by accessing <https://tools.google.com/dlpage/gaoptout/>.

Marketing services

Third parties may also use such tracking technologies to serve ads that they believe are most likely to be of interest to you and measure the effectiveness of their ads both on the Website and on other websites and online services. Targeting and advertising cookies we use may include Google, and other advertising networks and services we use from time to time. For more information about targeting and advertising cookies and how you can opt out, you can visit the Network Advertising Initiative’s opt-out page at <https://thenai.org/>. The Network Advertising initiative is a non-profit organization that is the leading self-regulatory association dedicated to responsible data collection and its use for digital advertising. Additionally, you may visit the Digital Advertising Alliance’s opt-out page at <https://digitaladvertisingalliance.org/>. To the extent advertising technology is integrated into the Website and you opt-out of tailored advertising, you may still receive advertising content. In that case, the advertising content will just not be tailored to your interests. Also, we do not control any of these opt-out links and are not responsible for the availability or accuracy of these mechanisms.

Third party social plugins

The Website may use social plugins provided and operated by third parties, such as Facebook’s “like” button. As a result of this, you may send to the third party the information that you are viewing on a certain part of the Website. If you are not logged into your account with the third party, then the third party may not know your identity. If you are logged in to your account with the third party, then the third party may be able to link information or actions about your interactions with the Website to your account with them. Please refer to the third party’s privacy policies to learn more about its data practices.

Consent

As we have explained, certain cookies and other technologies are employed to make the Website function for its intended purpose.

By choosing to use the Website after having been notified of our use of cookies and other technologies in the ways described in this policy, and, in applicable jurisdictions, through notice and unambiguous acknowledgement of your consent, you agree to such use.

Your Choices

Most browsers automatically accept cookies, but you can modify your browser setting to reflect your cookie preferences for cookies directly from the site you are on or for third-party cookies. Each browser is a little different, but usually these settings are under the “options” or “preferences” menu. Your mobile device may allow you to control cookies through its settings function. Refer to your device manufacturer’s instructions for more information.

Various browsing technologies have plugins and/or provide mechanisms giving website visitors the ability to prevent their non-personally-identifiable data from being used or collected. This includes Google’s Analytics Opt-Out Plugin and other resources that are available. To learn more about online advertising and the opt-out tools available to consumers, visit the Network Advertising Initiative as set forth above.

If you choose to decline cookies, some parts of the Website and the services provided therein may not work as intended or may not work at all.

Contact Us

If you have any questions or complaints about this Cookie Policy or our information handling practices, you may email us at contacto@mandaditobcp.com.pe or call us at +51 945 657 689.