



COOKIE POLICY

This Cookie Policy has been prepared to provide information about the cookies and similar technologies (collectively referred to as "cookies") that may be used during your visit to the website of TEB Faktoring A.Ş. (hereinafter referred to as "TEB Faktoring"). If you use the official website of TEB Faktoring, cookies and similar technologies may be used and stored on your device in accordance with this Cookie Policy, and your personal data may be processed for the purposes and methods specified below and in the TEB Faktoring Privacy Policy, in compliance with the Personal Data Protection Law No. 6698 (hereinafter referred to as "KVKK").

What is a Cookie?

Cookies are files or pieces of information that may be stored on your computer (or other internet-enabled devices, such as smartphones and tablets) when you visit a website. A cookie usually contains the name of the website from which it was obtained, the "lifetime" of the cookie (e.g., how long it will remain on your device), and a unique numerical value, which is usually generated randomly. Cookies record your actions and preferred settings during your browser session or for your next visit to our website. If you visit our website again, this information will be sent back to the server. In this way, your computer or mobile device is automatically recognized, and, for example, your preferred settings are automatically uploaded for your convenience. Cookies offer the advantage of not having to configure these settings each time you visit the TEB Faktoring website.

What are the Purposes of Using Cookies?

Cookies are used to enable you to navigate efficiently between web pages; to make websites easier to use; to track your preferences in order to improve our offers, online visibility, and advertising in terms of content, graphics, and technology to meet your needs; to enrich and improve the overall user experience; to statistically evaluate usage data for our websites; and to help us improve the structure and content of our websites.

In addition, cookies may be used to tailor our services more closely to your interests and needs, as well as to enhance and expedite your future activities and experiences on our website.

Accordingly, the purposes for which TEB Faktoring uses cookies are listed below:

- Storing user experiences and preferences on the TEB Faktoring [website](#) to be utilized during subsequent visits
- Keeping records of your website visit information to predict your product preferences, offer customized products, and display advertisements suitable for you
- Recording user statistics to enhance the performance of the TEB Faktoring [website](#)
- Collecting statistical data—such as time spent on the website, pages used, click patterns, and duration of stay on a specific page—by web analytics tools to conduct more effective marketing activities.

What Are the Cookie Types?

In terms of cookie management:

First-Party Cookies: Refers to cookies that are created and placed on the website by us and are under our control.

Third-Party Cookies: Cookies created and managed by third-party corporations we cooperate, which are called third-party cookies.

For the purpose of updating the cookies used and when necessary, the list contained in the TEB Faktoring website's cookie policy will be subject to systematic scanning and formal review at every six months. In case of any changes in cookies, the cookie list in the cookie policy must be updated, and the current policy must be published on the website. At the same time, necessary adjustments must be made via the cookie management tool. Following each routine Scanning and formal review, the results along with the action outcomes may need to be informed/reported to the relevant departments (e.g., Compliance and Internal Control).

In terms of retention period:

- **Session Cookies:** These cookies are active only while your browser is open and are automatically deleted once you close the browser.
- **Persistent Cookies:** These cookies remain stored on your device after the browser is closed and stay active until their designated expiration date. They allow websites to recognize your computer when you reopen your browser and continue browsing.

In terms of purpose of use:

Cookie Name	Cookie Purpose	Cookie Type	Expiration Period
_ga	Analytics Cookies Used to calculate visitor, session, and, if applicable, campaign data for the website's analytical reports.	Persistent / First-Party	1 year 1 month
_gid	Analytics Cookies Used to track page views and distinguish anonymous users when counting.	Persistent / First-Party	1 day
ga	Analytics Cookies Used to maintain the session state.	Persistent / First-Party	1 year 1 month
_gat_UA-	Analytics Cookies Used to throttle the request rate and limit the amount of data recorded.	Session / First-Party	upon session logout
_gcl_au	Targeting and Advertising Cookie Used to test and measure advertisement efficiency.	Persistent / First-Party	3 months
ASP.NET_	Analytics Cookies Used to maintain and track the user's session on the website anonymously, without revealing their identity.	Session / First-Party	upon session logout
Faktor	Necessary Cookies Used for load balancing purposes.	Session / First-Party	upon session logout

Note regarding the table: The cookie(s) specified here are provided as examples, and the table content may change dynamically. New cookies may be added, or existing cookies may be deleted. Depending on the circumstances, updates must be made to the cookie policy available on the website. The cookies present on the website will be subject to systematic scanning and formal review at regular intervals.

- **Necessary Cookies:** These cookies are essential for the proper functioning of the websites. They enable core services, including secure area access and operational efficiency. Without these cookies, certain services cannot be provided.
- **Performance Cookies:** These cookies enable users to upload enhanced user preferences—such as language settings, and deliver an improved and personalized browsing experience.
- **Analytics Cookies:** These cookies collect statistical data on website usage, including time spent, pages visited, click patterns, and session duration. The data, processed through web analytics tools, supports optimization and marketing activities.
- **Targeting/Advertising Cookies:** These cookies collect information about you, your interests, and your online browsing habits. They enable functions such as preventing the continuous repetition of the same advertisements, displaying advertisements properly, and, in some cases, showing advertisements tailored to your interests.

How to Change Cookie Preferences?

The bank's cookie management tool is used for cookie management. Through this tool, visitors can make their choices via the cookie management banner that appears during their initial visit. Functional updates related to this common tool must be monitored.

Although many internet browsers accept cookies as a default setting, you can reject or delete cookies from your browser's settings section. To get detailed information on how to adjust your browser settings, please refer to your browser's help screen (by clicking on the icons below).



Please note that if you choose to reject or delete cookies, this may prevent certain features or services on the TEB Faktoring [website](#) from functioning properly, and therefore may affect your experience on the TEB Faktoring [website](#). Since your cookie preferences are managed through the browser you use, you will need to renew your rejection preferences when you use a different browser or purchase a new computer.

TEB Faktoring uses cookies within the scope of its [Privacy Policy](#) and reserves the right to change the terms of use regarding cookies and this Cookie Policy.