

# PRIVACY POLICY

This Privacy Policy describes how your personal information is collected, used, and shared when you visit the "[athena-bank.com](http://athena-bank.com)".

## PERSONAL INFORMATION WE COLLECT

When you visit the website, we automatically collect certain information about your device, including information about your web browser, IP address, time zone, and some of the cookies that are installed on your device. Additionally, as you browse the website, we collect information about the individual web pages or products that you view, what websites or search terms referred you to the website, and information about how you interact with the website. We refer to this automatically-collected information as "Device Information."

We collect Device Information using the following technologies:

- "Cookies" are data files that are placed on your device or computer and often include an anonymous unique identifier. For more information about cookies, and how to disable cookies, visit <http://www.allaboutcookies.org/>.
- "Log files" track actions occurring on the website, and collect data including your IP address, browser type, Internet service provider, referring/exit pages, and date/time stamps.
- "Web beacons," "tags," and "pixels" are electronic files used to record information about how you browse the website.

When we talk about "Personal Information" in this Privacy Policy, we are talking about Device Information.

## HOW DO WE USE YOUR PERSONAL INFORMATION?

We use the information that we collect generally to fulfill placed through the website. Additionally, we use this information to:

Communicate with you;

Screen our orders for potential risk or fraud; and

When in line with the preferences you have shared with us, provide you with information or advertising relating to our products or services.

We use the Device Information that we collect to help us screen for potential risk and fraud (in particular, your IP address), and more generally to improve and optimize our website (for example, by generating analytics about how our customers browse and interact with the website, and to assess the success of our marketing and advertising campaigns).

## SHARING YOUR PERSONAL INFORMATION

We don't share your Personal Information with third parties to use your Personal Information.

We use Google Analytics to help us understand how our customers use the website you can read more about how Google uses your Personal Information here:

<https://www.google.com/intl/en/policies/privacy/>

You can also opt-out of Google Analytics here:

<https://tools.google.com/dlpage/gaoptout>

We may share your Personal Information to comply with applicable laws and regulations, to respond to a subpoena, search warrant or other lawful request for information we receive, or to otherwise protect our rights.

You can opt out of targeted advertising by:

- FACEBOOK – <https://www.facebook.com/settings/?tab=ads>
- GOOGLE - <https://www.google.com/settings/ads/anonymous>
- BING - <https://advertise.bingads.microsoft.com/en-us/resources/policies/personalized-ads>

## **DO NOT TRACK**

Please note that we do not alter our website's data collection and use practices when we see a Do Not Track signal from your browser.

If you are a European resident, you have the right to access personal information we hold about you and to ask that your personal information be corrected, updated, or deleted. If you would like to exercise this right, please contact us through the contact information below.

Additionally, if you are a European resident we note that we are processing your information in order to fulfill contracts we might have with you, or otherwise to pursue our legitimate business interests listed above. Additionally, please note that your information will be transferred outside of Europe, including to Canada and the United States.

## **CHANGES**

We may update this privacy policy from time to time in order to reflect, for example, changes to our practices or for other operational, legal or regulatory reasons.

## **CONTACT US**

For more information about our privacy practices, if you have questions, or if you would like to make a complaint, please contact us by e-mail at [as@athena-bank.com](mailto:as@athena-bank.com) or by mail using the details provided below: