

# FIINRATINGS JOINT STOCK COMPANY

## COOKIES POLICY (1st Amendment)

Effective Date: 01/01/2026

SUBMISSION, APPROVAL	FULLNAME	SIGNATURE
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**HISTORY OF DOCUMENT EDITING**

Issue number	Effective date	Key Content/Edits
1	30/06/2023	First Issue
2	01/01/2026	Second Issue (First Amendment)

## COOKIES POLICY FIINRATINGS JOINT STOCK COMPANY

**FiinRatings Joint Stock Company** (hereinafter understood as “**FiinRatings**”, “**we**”, and “**our**”) is the operator of this website. This website uses cookies and certain other tools to help distinguish between the Customer and other users who are also accessing the website. This will help us provide the Customer with a better experience when using the website as well as allow us to improve this website. Through continuing to remain on and use the website, the Customer (“**Customer**”, “**you**”) has permitted us to store cookies on the Customer's computer.

### 1. WHAT ARE COOKIES?

Cookies are a piece of information downloaded and stored on web browsers or Internet-connected devices (for example, computers, smartphones, or tablets) which later can be read back by the server – can be understood as memory for a website. This means that we will automatically collect and store the following information regarding the Customer's access within the scope of our website:

- (i) The Internet domain name and IP address from where the Customer accesses the website;
- (ii) The type of web browser software, configuration, and operating system used to access the website;
- (iii) The date and time of accessing the website;
- (iv) The address of another website that redirected the Customer to our website; and
- (v) The pages that the Customer accessed, viewed, and exited, the content viewed, and the duration of viewing during the time visiting our website.

Our Privacy Policy will list in detail other information that we may collect and the way we will use the Customer's personal information.

### 2. PURPOSES OF THE COOKIES USED BY US

Below are the types of cookies used by us and the reasons for usage, including but not limited to:

- 2.1. **Necessary or Strictly Necessary Cookies:** These cookies are necessary to support You in accessing the website and using related features, secure browsing, including but not limited to setting language or location preferences, logging in, or filling out forms. Cases on other websites include cookies that help online stores save shopping carts when You shop online. You can set [your] browser to block or alert about these cookies, but then some parts of the website will not function. These cookies are typically FiinRatings's first-party cookies and do not store any personally identifiable information.

- 2.2. **Statistics or Performance Cookies:** These cookies collect information about how you use our website. The information collected includes, for example, the Internet browser and operating system used, the domain name of the previously visited website, the number of visits, the average duration of access, and the pages viewed. These cookies only collect information in an aggregated format. Performance cookies are used to improve the user-friendliness of the website and enhance your experience. If you limit these cookies on your browser, your browsing experience on our websites may be affected.
- 2.3. **Preference or Functionality Cookies:** These cookies allow the website to remember choices you make (such as your username or ID, language preference, or the region you are in) and provide enhanced, more personalized features. These cookies can also be used to remember changes you have made to text size, fonts, and other customizable parts of the website. They can also be used to provide the Services that you request, such as watching a video or commenting on a blog. These cookies cannot track your browsing activity on other websites. If you limit these cookies on your browser, our website cannot remember your previous choices or personalize your browsing experience.
- 2.4. **Marketing and Advertising Cookies:** These cookies track Your online browsing activity to help advertising companies build a profile of Your interests, including browser interests, preferences, and devices, which will then be used to run more relevant advertisements and limit the number of times an advertisement appears to You. These are persistent cookies, in which information is primarily shared with third parties who are providers and partners of Fiin Ratings.
- 2.5. **Targeting Cookies:** These cookies may be set on the website by Fiin Ratings's advertising partners to develop a profile of Your interests and display relevant advertisements on other platforms. These cookies do not directly store personal data but only identify Your browser and internet device.
- 2.6. **Social Media Cookies:** These cookies from various social media platforms are integrated into our website to support sharing content with Your friends and networks. These cookies can track Your browsing activity on other websites, build a profile of Your interests, and may affect the content and messages displayed on other websites that You visit.

## 3. DURATION

- 3.1. **Session Cookies** – Are temporary cookies and are automatically deleted after You close the browser (or when Your browser session ends).

3.2. **Persistent Cookies** – Are cookies that are stored until You or Your browser deletes [them], depending on the cookie's expiration (the duration or expiration of the cookie may vary depending on the purpose).

## 4. FRAUD PREVENTION

Please note that we may also use the information collected via the aforementioned cookies to assist us in preventing fraud.

## 5. THIRD-PARTY DATA SHARING

5.1. We may work with third parties to set the cookies described above when you interact with our website. These third parties include our partners and service providers, such as advertisers, search engines, social media networks, or analytics platforms that allow us to improve and personalize your experience on our websites and provide you with relevant content.

5.2. We do not share any data with third parties that can personally identify you.

5.3. Third parties may also place cookies on your device when you visit other websites not owned by us. These cookies are applied according to the third party's cookie policy, over which we have no control. You can always choose to opt out of third-party cookies through your browser settings (see Section 7: Cookie Management).

## 6. LIST OF COOKIES FREQUENTLY USED ON OUR WEBSITE:

Cookie	Type of Cookie	Domain/Scope	Term	Describe	Owner
.AspNetCore.Antiforgery.aumDEn-TBgk	Essential / Strictly Necessary	staging.fiinratings.vn	Session	Prevents CSRF (Cross-Site Request Forgery) attacks; secures forms and user sessions.	Internal (First-party)
__Secure-1PAPISID	Essential / Strictly Necessary	google.com	~2 years	Security token for Google reCAPTCHA; used for authentication and risk assessment.	Google

Secure-1PSID	Essential / Strictly Necessary	google.com	~2 years	Maintains secure sessions; prevents automated access and fraud.	Google
Secure-1PSIDCC	Essential / Strictly Necessary	google.com	~1 year	Security timestamp cookie; controls session timing and validity.	Google
Secure-3PAPSID	Essential / Strictly Necessary	google.com	~2 years	Evaluates cross-site security risks for Google reCAPTCHA.	Google
Secure-3PSID	Essential / Strictly Necessary	google.com	~2 years	Protects Google reCAPTCHA system against fraud and bot activity.	Google
Secure-3PSIDCC	Essential / Strictly Necessary	google.com	~1 year	Manages timestamp and security status of reCAPTCHA sessions.	Google
APSID	Essential / Strictly Necessary	google.com	~2 years	Detects fraud and assesses unusual behavior during form submissions.	Google
HSID	Essential / Strictly Necessary	google.com	~2 years	Security cookie; prevents spoofing and unauthorized access.	Google
SAPSID	Essential / Strictly Necessary	google.com	~2 years	Authenticates and assesses user risk within Google security services.	Google

SID	Essential / Strictly Necessary	google.com	~2 years	Primary authentication token; maintains secure sessions.	Google
SIDCC	Essential / Strictly Necessary	google.com	~1 year	Anti-fraud cookie; authenticates login sessions and interactions.	Google
SSID	Essential / Strictly Necessary	google.com	~2 years	Authentication and security cookie for Google services related to reCAPTCHA.	Google

## 7. MANAGING COOKIE SETTINGS

- 7.1. You can block cookies by activating the settings in your web browser, allowing the Customer to refuse some or all cookies. Please note [that] if the Customer sets their web browser to block cookies (including essential cookies), the Customer may lose the ability to access part or all of our website. If the Customer wishes to change the storage of cookies as stated above, the Customer must delete cookies through the settings of the web browser they are using. For more detailed information on how to delete cookies, please look for the “Help” section of the Internet browser the Customer is using. Below are some useful source materials providing detailed information about the types of cookies, how they are used, and how you can manage your cookie preferences: [www.aboutcookies.org](http://www.aboutcookies.org) or [www.allaboutcookies.org](http://www.allaboutcookies.org). Please click below for detailed information on how to disable and delete cookies in some commonly used browsers: [Mozilla Firefox®](#); [Microsoft® Internet Explorer](#); [Google Chrome™](#); [Safari®](#).
- 7.2. Most browsers are set by default to accept Cookies. You can change [this] by resetting your default browser to refuse Cookies.
- 7.3. For mobile applications or devices, You can change your privacy settings within the mobile phone functions and application management. Please note that tracking and notifications in applications on mobile devices may differ from the website.
- 7.4. Regarding Marketing Advertising Cookies/Targeting Cookies/Social Media Cookies, You can change your third-party online analytics and marketing cookie preferences by deleting cookies in Your browser. When third-party marketing cookies first appear, You will be notified by a window [when] You

visit the website for the first time (Note that some browsers may block such Cookies when You use the browser's security features). Please note that in doing so, You may see the display of irrelevant advertisements..

- 7.5. However, also please note that if You delete or refuse Necessary/Strictly Necessary Cookies or Performance/Statistics Cookies, You will not be able to store your preferences or use the features provided by FiinRatings, or/and some of our pages may not be displayed correctly. It is possible that not all functions on FiinRatings's website are available to You and individual functions are only available to a limited extent.

## **8. OTHER INFORMATION**

This Cookie Policy was updated on day 01 January, 2026 and may change from time to time at the discretion of FiinRatings.

