

## Privacy Statement

### 1. GENERAL TERMS AND CONDITIONS AND DATA PROTECTION POLICY

In compliance with the applicable regulations on the protection of personal data, the Grupo Educativo CEF.- UDIMA hereby informs you of the privacy policy that applies to the use and browsing of the website of the journal <https://revistas.cef.udima.es/index.php/rtss/index>

This privacy policy may be subject to updates or amendments, which will be communicated through the website or by other means in order to make such changes public and facilitate the use of our services with the appropriate information.

#### Who is responsible for the processing of personal data?

The entity responsible for the processing of personal data provided while browsing the website is Estudios Financieros Viriato, SL, with registered offices at Paseo del General Martínez Campos, 5, 28010 Madrid, and VAT number B78394517.

#### What companies make up the Grupo Educativo CEF.- UDIMA?

- Asociación Antiguos Alumnos-G80628290.
- CEF Levante, SL-B81757957.
- Estudios Financieros Viriato, SL-B78394517.
- Estudios Financieros Gracia, SL-B80161284.
- Centro de Estudios Financieros, SL-B78272168.
- Fundación Hergar para la Investigación y Promoción Educativa-G85749299.
- Todostartups, SLU-B73717241.
- Universidad a Distancia de Madrid, SA-A81618894.

#### What personal data do we process?

The Grupo CEF.- UDIMA may process the following categories of personal data:

- Identification and contact information (including postal and/or electronic addresses).
- Commercial information data (e. g., interests in products or services).
- Sociodemographic data (e. g., age, education or occupation).
- Transaction data for goods and services (e. g., payments for services rendered).

The Grupo CEF.- UDIMA is required to keep this data duly updated in order to guarantee that it is accurate at all times. In case of any changes, we kindly ask you to notify us.

## For what purposes is the data processed?

- To manage requests for information and provide information about the courses, products and services offered by the Grupo CEF.- UDIMA (mainly master's degree programs, courses, seminars and books).
- To adopt the necessary technical and organizational measures to guarantee the security of personal data and avoid its alteration, loss or unauthorized processing or access.
- To send communications. When personal data is collected through forms, it will be necessary to provide, at least, those fields marked with an asterisk; otherwise, Estudios Financieros Viriato, SL will be unable to accept and manage your compliance with the terms of the established relationship.

## How was the data obtained?

Most of the data processed for the above-mentioned purposes were obtained through contact forms offered on the website. <https://revistas.cef.udima.es/index.php/rtss/index>

However, you must be informed that, sometimes, the data may be processed when it has been provided by third parties who request or contract, on behalf of the person concerned, products and/or services offered through the journal's website.

In these cases, it will be mandatory for third parties to inform the interested party, in advance, of the purposes and the rest of the information contained in this policy. In this regard, we remind you that this information will always be available on our website and you may at any time contact the Grupo CEF.- UDIMA through the contact channels provided in this privacy policy or on the journal's website.

## Who will receive the data?

Estudios Financieros Viriato, SL, may communicate personal data to:

- Other companies of the Grupo CEF.- UDIMA, whose membership is indicated above, for the following purposes:
  - To manage, where appropriate, the relationship formalized with Estudios Financieros Viriato, SL.
  - To develop both general and personalized commercial actions for products and services.
  - To purchase or subscribe to the products and/or services of these entities.
  - To comply with legal obligations.
- Appropriate public bodies, judges and courts, when any of the companies of the Grupo CEF.- UDIMA is legally obliged to provide them.
- In addition, the Grupo CEF.- UDIMA collaborates with service providers who have access to personal data and who process such data in the name of and on behalf of any of the companies of the Grupo CEF.- UDIMA as a result of their provision of services. For example: delivery and courier services, banking services, school insurance, etc.

## What rights do I have?

You may exercise your rights of access, rectification, erasure, objection, limitation of processing and portability by e-mail to [dpd@cef.es](mailto:dpd@cef.es) or by mail to Paseo del General Martínez Campos, 5, 28010 Madrid, with the subject "Data Protection". A copy of your ID card or official identification document must be provided.

If you believe that your personal data has not been processed in accordance with the regulations, you may file a complaint with the Spanish Data Protection Agency ([www.agpd.es](http://www.agpd.es)).

## 2. COOKIES POLICY

A cookie is a small piece of information sent by a website and stored in the user's browser, so that the website can consult the user's previous activity.

Some types of cookies used by this website:

- **First-party cookies.** These are cookies that are sent to the user's terminal equipment from a computer or domain managed by the website editor and from which the service requested by the user is provided.
- **Third-party cookies.** These are cookies that are sent to the user's terminal equipment from a computer or domain that is not managed by the editor, but by another company that processes the data obtained from the cookies.
- **Persistent cookies.** These are a type of cookies in which the data remains stored in the terminal and can be accessed and processed for a period defined by the party responsible for the cookie, which can range from a few minutes to several years.
- **Analytics cookies.** These cookies allow the person responsible for them to monitor and analyse the behaviour of users on the websites to which they are linked. The information collected through this type of cookie is used to measure the activity of the websites, application or platform, and for the creation of browsing profiles of the users of these sites, applications and platforms, in order to make improvements based on the analysis of the data on the usage of the service by the users.

The user may, at any time, choose which cookies he/she wants to use on this website by changing his/her browser settings.

- **Chrome:** <http://support.google.com/chrome/bin/answer.py?hl=es&answer=95647>
- **Explorer:** <http://windows.microsoft.com/es-es/windows7/how-to-manage-cookies-in-int...>
- **Firefox:** <http://support.mozilla.org/es/kb/habilitar-y-deshabilitar-cookies-que-lo...>
- **Safari:** <http://support.apple.com/kb/ph5042>

The Grupo CEF.- UDIMA is not liable or responsible for the content and accuracy of the privacy policies of any third parties included in this cookie policy.

## 3. INTELLECTUAL POLICY

### 3.1. Open access policy and dissemination of content

By signing the letter of originality and granting of copyright owner's exclusive rights, authors grant Centro de Estudios Financieros, SL (during the year following its publication) exclusive rights of reproduction, distribution and conversion of the article for its publication in Revista de Trabajo y Seguridad Social. CEF and its exploitation in all countries in both its physical and digital format.

During the year following its publication authors will also cede to this journal the rights of public communication for their dissemination and exploitation through intranets, internet and any other portals and wireless devices decided by the editor, through making their content and extracts available for online consultation, printing or downloading and archiving; all of this under the terms and conditions stated on the website hosting the article.

Authors will also cede to Centro de Estudios Financieros, SL, during the year following the publication of the article, the right of dissemination of the digital form under the terms and conditions stated on the website where the work is hosted.

During the previously mentioned first year of publication, any form of reproduction, distribution, public communication or conversion of this article must only be carried out with its owners' authorisation, except otherwise provided by law.

Please contact CEDRO (Centro Español de Derechos Reprográficos) if you need to photocopy or scan any part of this work ([www.cedro.org](http://www.cedro.org); + 34 91 702 19 70 / 93 272 04 45).

Once the year following the article's publication is over, articles will be published under the [Creative Commons BY-NC-ND 4.0 License](https://creativecommons.org/licenses/by-nc-nd/4.0/).

Centro de Estudios Financieros, SL, as editor, reserves the right to reduce the one-year embargo period previously discussed by the making articles published in this journal available in institutional repositories.

Layout, DOI collection, dissemination and distribution of the published contents' costs are taken care by the publishing house, so that publication within the journal is completely free for authors. Articles are paid when published.

### 3.2. Industrial Property

The elements that make up this page, including, but not limited to, its design, source codes, logos, trademarks, distinctive signs and other graphic elements, belong to the Grupo CEF.- UDIMA or, where appropriate, to the respective owners and are protected by the corresponding industrial property rights.