

Cookie Policy

Last Updated: 18 September 2019

IMPORTANT NOTICE: PLEASE READ CAREFULLY BEFORE USING THIS WEBSITE: This policy explains how cookies are used on this FintruX website and ecosystem ("Website"). The policy may be amended from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page with a new "Last Updated" date. By using this Website, you agree to the placement of cookies on your computer in accordance with the terms of this policy. If you do not wish to accept cookies from this Website, please either disable cookies or refrain from using this site.

By using this Website, you consent to our use of cookies to collect and use your personal data for the purposes of collecting Website usage data, and to give you a personalized and more streamlined online experience.

The personal data that we collect may include information about the way you use our Website, your choice of Internet browser, the type of device you're accessing our Website from and where you are in the world.

What are Cookies?

A cookie is a text-only string of information that a website transfers to the cookie file of the browser on your computer's hard disk so that the website can recognize you when you revisit and remember certain information about you. This can include which pages you have visited, choices you have made from menus, any specific information you have entered into forms and the time and date of your visit.

Types of Cookies

There are two main types of cookies:

1. Session cookies:
these are temporary cookies that expire at the end of a browser session; that is, when you leave the site. Session cookies allow the website to recognize you as you navigate between pages during a single browser session and allow you to use the website most efficiently. For example, session cookies enable a website to remember that a user has placed items in an online shopping basket.
2. Persistent cookies:
in contrast to session cookies, persistent cookies are stored on your equipment between browsing sessions until expiry or deletion. They therefore enable the website to "recognize" you on your return, remember your preferences, and tailor services to you.

In addition to session cookies and persistent cookies, there may be other cookies which are set by the website which you have chosen to visit, such as this website, in order to provide us or third parties with information.

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Our use of Cookies

We collect and use cookies on our Website for the following purposes:

Technical

Cookies allow our Website to function at its most efficient, including but not limited to:

- Balancing Website traffic to ensure all our users can enjoy consistent and reliable access
- Limiting traffic to key sections of our Website to maintain consistent performance
- Storing our users' acceptance of our Terms and Conditions, Privacy Policy and Cookie Policy

Ease of use

Cookies make navigating our Website easier for you, including but not limited to:

- remembering your language and country preferences, and presenting relevant content
- keeping track of your FintruX account number when you've logged in
- providing the most relevant funding for your location when you're requesting a loan for your business
- help us maintain security and verify your details whilst you use the website as you navigate from page to page, which enables you to avoid having to re-enter your details each time you enter a new page.

Tracking

Cookies are used to gather statistics on how you navigate and perform transactions on our Website, including but not limited to:

- help us recognize you as a unique user when you return to our website so that you do not have to input your details multiple times as you move between our pages or services
- remember how you have customized your use of this site, such as your preferred currency and time zone
- gathering feedback on your satisfaction through surveys
- gaining insights into how you navigate and perform transactions on our Website so that improvements can be made

Marketing

Cookies allow us to present appropriate marketing messages to you, including but not limited to:

- allowing our Website to serve up different versions of a page for marketing purposes
- allowing third parties to display appropriate advertising to track its effectiveness
- displaying relevant messages which offer a selection of products based on your viewing behavior on our Website and certain other websites

Many cookies are designed to give you optimal usage of the web. For example, we use cookies to enable you to improve your user experience when using our website, e.g. a cookie which recognizes if your browser supports specific technology features. This helps, for example, in enabling web pages to be loaded more quickly when you request the download of a large file.

In addition to cookies which send information to us, we also use cookies which collect information and send it to third parties. An example of this is Google Analytics. We use Google Analytics to help collect

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and compile information like the number of visitors to the site, where visitors have come to the site from and the pages they visited. Visit Google's site for an overview of privacy at Google and information on how to opt out of the Google Analytics cookie. Where this site allows such cookies to be set or you access other websites from this site using the links provided, the operators of these websites will use cookies in accordance with their own cookies policy, which may differ from ours.

As with first party cookies, you are able to block third party cookies through your browser settings.

Some of our cookies may collect and store your personal information, such as your name or email address. We are committed to respecting and protecting your privacy and will ensure that all personal information collected by us is kept and treated in accordance with our [privacy policy](#).

Refusing Cookies on this Site

Most browsers are initially set to accept cookies. However, you can disable cookies if you wish, generally through changing your internet software browsing settings. It may also be possible to configure your browser settings to enable acceptance of specific cookies or to notify you each time a new cookie is about to be stored on your computer enabling you to decide whether to accept or reject the cookie. To manage your use of cookies there are various resources available to you, for example the "Help" section on your browser may assist you. You can also disable or delete the stored data from your browser. As our cookies allow you to access some of our website's features, we recommend that you leave cookies enabled. Otherwise, if cookies are disabled, it may mean that you experience reduced functionality or will be prevented from using this site altogether.