

Cookie Policy

Our website www.polar-money.com (the "Website") uses cookies to distinguish you from other users of our Website. This helps us to provide you with a good experience when you browse our Website and also allows us to improve our Website. By continuing to use our Website, you are agreeing to our use of cookies.

This Cookie Policy provides you with information on the use of cookies on our Website. It supplements our Privacy Policy which may be accessed at the Website.

Any questions or concerns relating to the use of cookies by our Website and the processing of personal data obtained through their use may be directed to: privacy@polar-money.com

1. Cookies – What are They and How Do We Use Them?

As is common practice with almost all professional Websites this site uses cookies, which are tiny files that are downloaded to your computer, to improve your experience. A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive. You block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of the Website.

The Website uses cookies to recognize you and your preferences, enhance the performance of our Website, and collect analytical information for the benefit of our customers. The term cookies include similar technologies for collecting and storing information, such as Local Shared Objects (commonly referred to as "flash cookies") and web beacons or web bugs (including transparent or clear gifs).

Session cookies allow us to track your actions during a single browser session, for example, to remember the items returned from a search. They do not remain on your device beyond your session.

Persistent cookies remain on your device between sessions and allow us to authenticate you and to remember your preferences.

The table below explains the types of cookies we use on our Website and why we use them.

Category of cookies	Why do we use these cookies
Strictly Necessary	These cookies are essential for Website on our services to perform their basic functions. These include those required to allow registered users to authenticate and perform account-related functions.
Performance	They allow us to recognize and count the number of visitors, track views of content, and see how users move around the Website when they are using it. This helps us to improve the way the Website works, for example, by ensuring that users are finding what they are looking for easily.
Targeting	These cookies record your visit to the Website, the pages you have visited, and the links you have followed. We will use this information to make the Website more relevant to your interests. We may also share this information with third parties for this purpose. For example, we use Google Analytics which uses cookies and similar technologies, to collect and analyze information about the use of the Services and report on activities and trends. This service may also collect information regarding the use of other Website, apps, and online resources.
Third Party / Embedded Content / Other	These include social media Website such as Facebook and Twitter (through the use of sharing buttons), or embedded content. As a result, cookies may be set by these third parties, and used by them to track your online activity. We have no direct control over the information that is collected by these cookies.

From time to time we test new features and make subtle changes to the way that the site is delivered. When we are still testing new features, these cookies may be used to ensure that you receive a consistent experience whilst on the site whilst ensure we understand which optimizations our users appreciate the most.

For more general information on cookies see the Wikipedia article on HTTP Cookies.

2. Managing Cookies. Disabling Cookies

You may choose to change your cookie preferences by clicking on the “Customise Cookies” link. You may not disable any cookies that are strictly necessary through our Website.

If you wish to opt out of all cookies (including necessary cookies) and delete any cookies that have already been placed for this Website and any other Website, you can do this through your browser settings. Your browser's 'help' function will tell you how to do this. However, please remember that cookies are often used to enable and improve certain functions on our Website. If you choose to switch certain cookies off, it is likely to affect how

our Website works. Please note that by deleting or blocking cookies that are strictly necessary for the performance of our Website, it may not function correctly and you may not be able to access certain areas of the Website.

You can prevent the setting of cookies by adjusting the settings on your browser (see your browser Help for how to do this). Be aware that disabling cookies will affect the functionality of this and many other Website that you visit. Disabling cookies will usually result in disabling certain functionality and features of this site. Therefore it is recommended that you do not disable cookies.

3. The Cookies We Set

- **Site preferences cookies**

To provide you with a great experience on this site we provide the functionality to set your preferences for how this site runs when you use it. To remember your preferences we need to set cookies so that this information can be recalled whenever you interact with a page that is affected by your preferences.

- **Third-Party Cookies**

In some special cases, we also use cookies provided by trusted third parties. The following section details which third-party cookies you might encounter through this site. This site uses Google Analytics which is one of the most widespread and trusted analytics solutions on the web to help us understand how you use the site and ways that we can improve your experience. These cookies may track things such as how long you spend on the site and the pages that you visit so that we can continue to produce engaging content. For more information on Google Analytics cookies, see the official Google Analytics page.

Third-party analytics are used to track and measure the usage of this site so that we can continue to produce engaging content. These cookies may track things such as how long you spend on the site or pages you visit which helps us to understand how we can improve the site for you.

4. Links to Other Sites

The Website's Website may contain links to other sites that are not owned or controlled by the Website. Please be aware that the Website is not responsible for the privacy or security practices of such other sites. We encourage you to be aware when you leave our site and to read the privacy statements of every website that collects personally identifiable information

5. Google Analytics

Our Website uses Google Analytics, a web analysis service provided by Google Inc. ("Google"). Google Analytics works using cookies. Google Analytics cookies collect your IP address; however, because IP anonymization is used on this Website, your IP address will be shortened (and therefore

anonymized) as soon as technically possible and before it is stored or otherwise used in connection with Google Analytics. We use the information collected by Google Analytics cookies to find out about how visitors use our Website. Google will not combine the IP address sent by your browser in connection with Google Analytics with other data. You can prevent Google Analytics cookies from being stored by setting your browser software accordingly. You can also opt out of Google Analytics by downloading and installing the browser plug-in available at google.com.

6. Other Information

Retention of data

We retain personal data collected using cookies needed for personalized services where you have consented to the use of cookies for those purposes. You can read more about how we process personal data generally by taking a look at our Privacy Policy.

Your rights

If you are an EU resident, you have certain rights about any personal data that we process about you.

Updating of Cookie Policy

If we change the cookies we use, we will update this Cookies Policy. We reserve the right to make changes to our Cookie Policy from time to time. You always can find the latest version of this Cookie Policy on our Website.