Cookies Policy InstaFinance Ltd

Document Name:	Cookies Policy
Last Update:	18/06/2018
Pages:	3

Proprietary Restriction:

This controlled document is property of InstaFinance Ltd. any disclosure, reproduction or transmission to unauthorized parties without the prior written permission of InstaFinance Ltd is prohibited.

INTRODUCTION

The Policy is based on the categorization of cookies, their functions and what they are used for. Initially four categories have been identified:

- (1) strictly necessary cookies,
- (2) performance cookies,
- (3) functionality cookies, and
- (4) targeting or advertising cookies

There are two types of cookies based on lifetime: session cookies and persistent cookies. Session cookies are created temporarily in users browser's subfolder while user is visiting a website. Once user leaves the site, the session cookie is deleted. On the other hand, persistent cookie files remain in browser's subfolder and are activated again once user visits the website that created that particular cookie. A persistent cookie remains in the browser's subfolder for the duration period set within the cookie's file.

Cookie files are automatically lodged into the <u>cookie file</u> - the memory of the browser - and each one typically contains:

- The name of the <u>server</u> the cookie was sent from
- The lifetime of the cookie
- A value usually a randomly generated unique number

The website server which sent the cookie uses this number to recognize user when he returns to a site or browse from page to page. Only the server that sent a cookie can read, and therefore use, that cookie.

A cookie is a text-only string of information that a website transfers to the cookie file of the browser on the hard disk of computers so that the website can remember who users are.

A cookie will typically contain the name of the domain from which the cookie has come, the "lifetime" of the cookie, and a value, usually a randomly generated unique number. Two common types of cookies are used on most websites - session cookies, which are temporary cookies that remain in the cookie file of your browser until user leaves the site, and persistent cookies, which remain in the cookie file of the browser for much longer (though how long will depend on the lifetime of the specific cookie).

Cookies can help a website to arrange content to match user's preferred interests more quickly.

COOKIES EXPLAINED

Cookies are small pieces of information that are stored on your computer by a website you visit in order to enable you to perform certain functions on the website and regulate its content to your preference. They can store data on pages which you have provided key information for (e.g. when you provide a password) but only once you are asked and you accept to the storage of this information. Cookies may be used on some pages of the site for us to provide website users with a more customized web browsing experience; they are not used to determine the personal identity of anyone merely visiting the site.

WHAT KIND OF COOKIES WE USE

Session cookies

These cookies are temporary cookies as they are deleted as soon as you close your browser. Session cookies are used to retain the information you provide us with as you navigate through each section of our website.

You can choose to decline session cookies via your browser's privacy settings but please note that this may have a negative impact on your browsing experience and particularly if these are declined across all websites.

Analytical cookies

Analytical cookies may include both temporary and more persistent cookies that we use to track how you use our website and for how long. Analytical cookies do not divulge any identifying information specific to your person but they do help us improve how we provide you with our content.

Refer to your browser's privacy settings on how you can opt-out of analytical cookies.

Functional cookies

Functional cookies record and save your choices in order to provide for a more seamless experience across our website. One way functional cookies do this is by remembering your language selection each time you visit us.

Refer to your browser's urgent privacy settings on how you can opt-out of functional cookies.

Third Party cookies

These cookies are used by third parties and mostly by social media websites like Google+, Facebook or YouTube. Third Party cookies allow us to offer you easy ways to share our content throughout your social media and also present you with the videos we post on YouTube.

You can disable the use of these cookies through your browser's privacy settings but please do note that this will also disable all the functions described above.

Why we use cookies

As already mentioned, we use cookies to ensure the optimal functionality of our website and cater our content to your personal preferences. As a regulated broker you may rest assured that any personal information we collect, through any means, will not be shared with third-parties.

Please read our <u>Privacy policy</u> for more detailed information on how we use your data. If you have further questions please do not hesitate to <u>Contact us</u>.

The purpose of this policy is to provide requirements for cookies usage and establish the steps that the IT department should follow to implement, support, and use of cookies from company's web page. These requirements must be followed as documented in order to protect company systems and data from unauthorized access or misuse.

Implementation of this policy will create expectations in the minds of users and it is important that website will use this guide consistently and properly, in particular by not miscataloging or mis-describing cookies. This guide is therefore a useful tool to aid compliance.