

COOKIES POLICY

At Colendi we want our internet services to be reliable, useful, and easy to use. To help us improve our websites and provide you with relevant advertising and useful functionality, we use cookies, web beacons, and other similar technologies across our websites. This means we sometimes place or access small bits of information on your device, including computers, smartphones, or tablets. By using our websites, you consent to cookies, web beacons and similar technologies being used.

What are cookies, web beacons and similar technologies?

Cookies are small text files (typically made up of letters and numbers) placed in the memory of your browser or device when you visit a website or view an email. Cookies allow a website to recognize a particular device or browser during a visit and on subsequent visits.

Besides cookies, websites use other similar technology including web beacons. When we talk about cookies in this policy we also mean these technologies that act in the same way. For clarity:

Web beacons are small graphic images (also known as "pixel tags" or "clear GIFs") that may be included on sites, services, applications, messaging, and tools, that typically work in conjunction with cookies to identify your behavior.

Other similar technologies can store information in your browser or device utilizing local shared objects or local storage such as flash cookies, HTML 5 cookies, and other web application software methods. These technologies can operate across all of your browsers, and in some instances may not be fully managed by your browser and may require management directly through your installed applications or device.

Who uses cookies?

The source of each cookie can vary. Some cookies are owned and created by the website you're viewing at the time - we call these first-party cookies. Others can be supplied by an independent company and are known as third-party cookies.

Don't worry about personal information being tracked, as none of these cookies store personally identifiable information.

There are four kinds of cookies:

Strictly Necessary

These cookies are essential for our websites to work properly. For example, our session cookie remembers the journey through the Colendi site so you get the right service.

If you disable these cookies in your browser, certain areas of our site will no longer work. It also means we can't protect your security during certain processes, like when you apply for a credit rating.

Here are some examples of how we use Strictly Necessary Cookies:

- Enable you to apply for a credit rating system
- To help keep your information secure
- To make secure payments
- Enable us to pay our partners for advertising a Colendi product

Performance

These cookies are used to help us improve our services and our website. They gather information about how you use our site; including which pages you visit and which areas you click on.

They also allow us to test new pages and evaluate their effectiveness, making sure we deliver the most relevant information to you and helping us design a better experience.

Some examples of what Performance Cookies do:

- Provide statistics on website usage
- Help us improve the website by identifying errors
- Help us test different website designs
- Personalize our website to meet your individual needs

If you disable Performance Cookies in your browser, you may find we are unable to optimize our website or provide as relevant content as we otherwise may have been able to.

Functionality

These cookies help make our site easier to use by remembering the choices you make. For example, we may store a cookie on your device to remember your username each time you login.

If you use Online Account Services, we'll use a cookie to remember that and we may choose to show you different information when you visit our website that we believe is more relevant to you.

Some examples of what functionality cookies do:

- Remember your username
- Identify that you are a Colendi customer

You can choose to not to allow these cookies, but you will then find you can't use some of the helpful features we have available on our websites. You can enable or disable individual cookies through the internet browser on your device, or where we provide a tick box to certain features, e.g. remembering your user name, simply do not tick the box if you do not want cookies to be used.

Targeting & Advertising

We sometimes partner with third parties to deliver more relevant advertisements and to compile web statistics. These third parties may use cookies, web beacons and other tracking technology to monitor your visits to both Colendi and other websites. They monitor your online behavior and identify website usage, helping advertisers show you advertising and content that is more relevant to you. This is also known as behavioral advertising. Just so you know, these third parties will have their own privacy policies and they may be different from ours. Some examples of what Targeting and Advertising Cookies do:

- Limit the number of times you see an advertisement.
- Help measure the effectiveness of an advertising campaign.

- Help us to improve the targeting of our advertising by excluding recent applicants and customers from adverts or identifying audiences who are more likely to respond

Disabling Targeting and Advertising Cookies on our websites doesn't mean that you will not see any Colendi advertising on the internet, but it may mean that the advertising you do see will not be tailored to your likely interests or preferences.

Managing cookie preference

You can control how cookies are placed on your device and remove existing cookies using your web browser settings.

You can find out how to do this on your browser's website, by using a search engine to search for how to change the privacy policy in your specific browser or by checking the instructions/preference settings within the browser. Generally, this setting is within the privacy section. For mobile devices these may be within the browser app settings. Up-to-date browsers give you the option to accept or decline cookies as a global setting that applies to every website you visit with some allowing you to manage sites individually.