

# XPRESS MONEY SERVICES LIMITED

## COOKIE POLICY

This Cookie Policy sets out how and why Xpress Money Services Limited (herein referred to as “XMSL” or “we” or “us” or “our”) handles your personal data through the use of cookies. It should be read alongside XMSL’s Privacy statement

### 1. What is a Cookie?

A "cookie" is a small piece of information that is stored on your device (such as your computer) and which records the way that you use a website.

### 2. Usage of Cookies

When you visit/revisit our website, it allows us to provide options based on the information that has been collected from your last visit. Cookies can also be used to analyse traffic and, in some cases, for providing you with tailored advertising and marketing. The data we collect using cookies helps us understand our customers better so that we can provide a more focused user experience. By using the knowledge of your previous visits to our website we can enhance your subsequent visits by suggesting content to match your requirements.

Users of our website accept cookies, when visiting the website for the first time. However, they are not required to turn on cookies in order to have a functioning website. Only after accepting to turn on the cookies, Personal Data will be processed. A different option is that the user sets his/her browser to warn him/her with a message for each cookie, only the cookies that have been accepted will be processing Personal Data. Whilst essential cookies are necessary to run XMSL’s websites, the rest are not compulsory and require your consent.

### 3. Types of Cookies

Following are the broad categories of cookies:

- **Essential cookies:** These cookies make our website operation work and therefore they cannot be turned off or rejected. These cookies do not gather any information about you and do not have the ability to remember how you have used our website;
- **Performance cookies:** We use these cookies to help in the analysis on how our website is used and to improve its performance. For example, we use them to understand where visitors to our site are based, how many people visit the website and which sections of the website are the most used;
- **Functionality Cookies:** These cookies allow our website to remember if you have previously visited the site or the choices you made to provide a more personalised online experience.
- **Third-Party cookies:** These are only installed if the user accept the cookies. They collect information from their device and perform tasks that analyse behaviour and collect other information, such as demographics. These cookies may be used to provide you with personalised advertising.

## 4. Third Party Marketing Cookies and Social Advertising

We have relationships with online advertisers and social media networks. These partners use cookies and similar technologies for marketing purposes and may serve you with targeted advertising about our services while you are on their website or mobile applications, at our request and only with your consent. You can choose to decline the Third-Party Cookies that enable this type of marketing at any time by not accepting the cookies when visiting XMSL websites. We encourage you to learn more about how companies use advertising on social media and how to adjust your marketing preferences by checking their privacy statement and opt out options.

## 5. How to Manage Cookies

Our Performance, Functionality, and Third-Party cookies are not strictly necessary for our website to work but will provide you with a better browsing experience. You can delete or block these cookies, but if you do this, you may have to manually adjust some preferences every time you visit our website and some features of the site may not work as intended. Most internet browsers are initially set up to automatically accept cookies, however you can decide at any time what type of cookies you want to accept. You can change the settings on your browser to block cookies or to alert you when cookies are being sent to your device.

## 6. Questions

If you have any questions about the use of cookies on our website, or the use and storage of data collected from cookies, please email our Data Protection Officer at [data.privacy@xpressmoney.tech](mailto:data.privacy@xpressmoney.tech)