

COOKIE POLICY

For the purposes of this notice, the Website (www.Finductive.com) user is referred to as “You” and Finductive is referred to as “Us / We”.

1. What are cookies?

A cookie is a small piece of data that is stored on your computer / mobile device by a website. The cookie allows the website to "remember" your actions or preferences over time to give you a more personalised website experience.

Cookies do not contain any information that personally identifies you, but personal information that we store about you may be linked, by us, to the information stored in and obtained from cookies.

2. If you do not want cookies to be stored on your device.

You can either choose to decline the use of cookies via the pop-up banner appearing on the bottom of the website, which requests you to accept or decline the storage of cookies on your device.

You can otherwise set your browser to decline them and you can also delete any stored cookies via your browser settings. Enabling these cookies is not strictly necessary for the Website to work, but it will provide you with a better browsing experience. You can delete or block these cookies, but if you do that some features of this site may not work as intended.

Visit aboutcookies.org for more details on how to control cookies.

3. How do we use cookies?

If you visit our Website from any device (mobile, tablet or PC), we will deploy cookies to provide an online service best suited to your needs. These cookies will provide us with information about the device or browser you use to access the site (including device type, operating system, screen resolution etc.), the way you interact with this site, and the IP address your device connects from. This information will also help us to prevent and detect fraud and keep your connection secure. You may not be able to initiate or complete some activities with our secure online services unless these cookies or similar technologies are stored on your device.

We may additionally use cookies (and other similar technologies) for the following purposes:

- a. To provide products and services that you request and to provide a secure online environment;
- b. To manage our marketing relationships;
- c. To give you a better online experience and track website performance; and
- d. To help us make our Website more relevant to you.

4. Types of Cookies

This section provides more detail on each cookie category. We categorise our cookies to help you understand the specific reason for each cookie.

a. **Session cookies**

These are temporary cookies which only exist during the time you use the Website (or more strictly, until you close the relevant browser). Session cookies help our Website remember what you chose on the previous page, avoiding the need to re-enter information and improve your experience whilst using the Website.

b. **Persistent cookies**

These are cookies which stay on your device after you have closed your browser. These cookies help us recognize users when they return to our Website, track your viewing patterns in order to improve your user experience and provide data for our analytics programs. Permanent cookies can store information for an indefinite amount of time, so they are very useful when trying to create a customized user experience or analyse return visitor behavior. They can also be used for advertising purposes and, when third party ads are present, can cause your user information or computer information to be shared with other websites.

c. **Essential cookies**

Cookies that are essential for us to provide a product or service you have requested and to provide a secure online environment. Without these cookies we may be unable to provide some products or services that you might request. Other “essential” cookies keep our Website secure. Essential cookies are used to:

- deliver interactive services, such as online banking;
- maintain online security and protect against online fraud; and
- record your preference regarding our use of cookies on your device.

d. **Performance cookies (tracking Website performance)**

These cookies collect aggregated information and they are not used to identify you. We use this type of cookie to understand and analyse how visitors use our online services and look for ways to improve them. The analytics cookies we use include Google Analytics. The use of Google Analytics is mainly for aggregated, anonymized website traffic analysis. In order to track your session usage, Google drops a cookie (_ga) with a randomly-generated ClientID in your browser. This ID is anonymised and contains no identifiable information like email, phone number, name, etc. We also send Google your IP Address. We use Google Analytics to track aggregated website behaviour, such as what pages you looked at, for how long, and similar data. This information is important to us for improving the user experience and determining site effectiveness. If you would like to access what browsing information we have - or ask us to delete any Google Analytics data - please delete your _ga cookies, contact us via email as per our Privacy Policy, and/or install the [Google Analytics Opt-Out Browser Add-On](#). The data described above is shared with Google with your consent when granted by clicking accept on the cookie banner on the Website. For information on how this information is processed by Google please click on the below link:

[How Google uses data when you use our partners' sites or apps](#)

We also use Hotjar in order to better understand our users' needs and to optimize this service and experience. Hotjar is a technology service that helps us better understand our users' experience (e.g. how much time they spend on which pages, which links they choose to click, what users do and don't like, etc.) and this enables us to build and maintain our service with user feedback. Hotjar uses cookies and other technologies to collect data on our users'

behaviour and their devices. This includes a device's IP address (processed during your session and stored in a de-identified form), device screen size, device type (unique device identifiers), browser information, geographic location (country only), and the preferred language used to display our website. Hotjar stores this information on our behalf in a pseudonymized user profile. Hotjar is contractually forbidden to sell any of the data collected on our behalf.

For further details, please see the 'about Hotjar' section of Hotjar's support site.

e. Functionality cookies (giving you a better online experience)

These cookies remember your preferences and tailor the Website to provide enhanced features. Without these cookies, we cannot remember your choices or personalise your online experience. We use this type of cookie to:

- make online banking login faster by remembering you between visits on your personal devices; and
- remember relevant information as you browse from page to page to save you re-entering the same information repeatedly.

5. Third party websites

Our Website may link through to third party websites that may also use cookies over which we have no control. We recommend that you check the privacy and cookies policies of those websites for information about the cookies they may use and the collection of personal data. We cannot accept any responsibility for any content contained in these third party websites.

6. Keep in mind

Turning off one or more types of cookies will not delete any that have been downloaded in the past. We may still use data we collected up to that point, but will stop collecting new data.