



## COOKIE POLICY

Please read this cookie policy carefully as it contains important information on who we are and how we use cookies on our website.

This policy should be read together with our Privacy Notice available at <https://monese.com/privacy> which sets out how and why we collect, store, use and share personal information generally, as well as your rights in relation to your personal information and details of how to contact us and supervisory authorities if you have a complaint.

### 1. Our website

This website is operated by Monese Limited and Monese Finance Ltd. This cookie policy relates to your use of our website, monese.com.

Throughout [our website] we may link to other websites owned and operated by certain trusted third parties (e.g. to make additional products and services available to you). These other third party websites may also use cookies or similar technologies in accordance with their own separate policies. For privacy information relating to these other third party websites, please consult their policies as appropriate.

### 2. Cookies

When you visit any website, it may store or retrieve information on your browser, mostly in the form of cookies. This information might be about you, your preferences or your device and is mostly used to make the site work as you expect it to. The information does not usually directly identify you, but it can give you a more personalised experience. This information helps us to understand how visitors use our website and provide relevant information to our advertising partners. Some of this data will be aggregated or statistical, which means that we will not be able to identify you individually.

For further information on our use of cookies, including a detailed list of your information which we and others may collect through cookies, please see below.

For further information on cookies generally, including how to control and manage them, visit the [guidance on cookies](#) published by the UK Information Commissioner's Office, [www.aboutcookies.org](http://www.aboutcookies.org) or [www.allaboutcookies.org](http://www.allaboutcookies.org).

### 3. Consent to use cookies and changing settings

We will ask for your permission ("**Consent**") to place cookies or other similar technologies on your device, except where they are essential for us to provide you with a service that you have requested.

You can withdraw any consent to the use of cookies or manage any other cookie preferences by accessing your browser or phone's cookie settings. Once you have made changes, it may be necessary to refresh the page for the updated settings to take effect.

You may wish to disable all cookies, however if you do this, please be aware that you may lose some of the functionality of our website..

#### 4. Our use of cookies

None of our cookies used for our sites can be used to identify you personally. They are just used to help make the site better for you. To learn more about cookies and how to manage them, visit <http://aboutcookies.org/>. Read on to find out more about how we use cookies.

The table below provides more information about the cookies we use and why:

Provider	Cookie Name	Description	Enforcement	Duration
Google Analytics	_gcl_au	<p><b>Analytics</b></p> <p>This cookie is used by Google Analytics to understand visitors' interactions with the website.</p> <p>The cookie stores information anonymously and against a unique identifier. This is used by the site to track visitors.</p> <p>The cookie will remain on your device for two months.</p>	No, will therefore request your consent before placing this cookie.	30 days
Google Analytics	_ga	<p><b>Analytics</b></p> <p>This cookie is installed by Google Analytics. It is used to calculate visitor, session and campaign data and to keep track of website usage for the site's analytics report. The cookie stores information anonymously and assigns a randomly generated number to identify unique visitors.</p> <p>The cookie will remain on your device for two years.</p>	No, will therefore request your consent before placing this cookie	30 days
Google Analytics	_gid	<p><b>Analytics</b></p> <p>This cookie is installed by Google Analytics. The cookie is used to store information of how visitors use a website and helps generate website analytics. The data collected includes the number visitors, where visitors came from and the pages they visited in an anonymous form.</p> <p>The cookie will remain on your device for one day.</p>	No, will therefore request your consent before placing this cookie	30 days
Google	_dc_gtm_UA-4	<p><b>Analytics</b></p> <p>This cookie is associated with sites using Google Tag Manager</p>	No, will therefore request your	30 days

	5158619-1	to load other scripts and code into a page for tracking analytic data on the site.  The cookie will remain on your device for one minute.	consent before placing this cookie	
Amazon	AWSALB	<b>Session cookie</b>  The AWSALB cookie allow AWS to deliver their service seamlessly from multiple services using a load balancer, so the cookie simply records which server cluster is serving you.  The cookie will remain on your device for one week.	Yes, essential (we will therefore not request your consent before placing this cookie.	30 minutes
Amazon	AWSALB CORS	<b>Session cookie</b>  The AWSALBCORS cookie is a second cookie related to AWS use of a load balancer to deliver our website's content. It does not store personal data.  The cookie will remain on your device for one week.	Yes, essential (we will therefore not request your consent before placing this cookie.	30 minutes
Monese Localisation	locale	This cookie is used to store the language preferences of a visitor to serve content in that language the next time they visit.  The cookies store information against a unique identifier.  The cookie will remain on your device for one year.	Yes, essential (we will therefore not request your consent before placing this cookie.	365 days
Monese Localisation	country	This cookie is used to determine which version of the website to load for the visitor.  The cookie store information anonymously and against a unique identifier.  The cookie will remain on your device for one year.	Yes, essential (we will therefore not request your consent before placing this cookie.	365 days
Bing	MUID	This cookie is widely used by Microsoft as a unique user identifier. It can be set by embedded microsoft scripts. Widely believed to sync across many different Microsoft domains, allowing user tracking.	No, will therefore request your consent before placing this cookie.	30 days

Twitter	personalization_id	This domain is owned by Twitter. The main business activity is: Social Networking Services. Where twitter acts as a third party host, it collects data through a range of plug-ins and integrations, that is primarily used for tracking and targeting.	No, will therefore request your consent before placing this cookie.	30 days
Google	NID	We are using the remarketing function from Google Adwords on our Website. This function serves to present visitors to the Website with advertisements tailored to their interests, within the framework of the Google advertising network. The Website visitors' browser stores so-called "Cookies"; text files which are stored on your end device and which enable the user to be recognised when they access websites which are part of Google's advertising network. On these pages, the user can then be shown advertisements related to content that the visitor has previously accessed on websites which use Google's Remarketing function.	No, will therefore request your consent before placing this cookie.	30 days
HotJar	_hjid	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.	No, will therefore request your consent before placing this cookie.	30 days
Mixpanel	mp_74dc35f5daf1026de3ef7dff4d7ea18e_mixpanel	Monese utilizes MixPanel for tracking user-driven events in the web application. MixPanel collects information in accordance with its <a href="#">MixPanel Privacy Policy</a> . You can opt-out of MixPanel's automatic retention of data collected by clicking here: <a href="#">MixPanel Opt-Out</a> . If you get a new computer, install a new browser, erase or otherwise alter your browser's cookie file (including upgrading certain browsers) you may also	No, will therefore request your consent before placing this cookie.	30 days

		clear the MixPanel opt-out cookie.		
DoubleClick	test_cookie	DoubleClick Floodlight cookies enable us to understand if you complete certain actions on our website(s) after you have seen or clicked through one of our display/ video advertisements served on Google or other platforms via DoubleClick. DoubleClick uses this cookie to understand the content with which you have engaged on our website(s) so they may subsequently deliver some targeted advertisements to you	No, will therefore request your consent before placing this cookie.	30 days
Bing	_uetvid	The cookie tracking enables us to measure the success of the campaigns we serve on the engine results. Find out more at <a href="https://about.ads.microsoft.com/en-us/resources/policies/microsoft-advertising-privacy-policy">https://about.ads.microsoft.com/en-us/resources/policies/microsoft-advertising-privacy-policy</a> .	No, will therefore request your consent before placing this cookie.	30 days
Bing	_uetsid	The cookie tracking enables us to measure the success of the campaigns we serve on the engine results. Find out more at <a href="https://about.ads.microsoft.com/en-us/resources/policies/microsoft-advertising-privacy-policy">https://about.ads.microsoft.com/en-us/resources/policies/microsoft-advertising-privacy-policy</a> .	No, will therefore request your consent before placing this cookie.	30 days
Facebook	fr	We use cookies to help us show relevant ads to Facebook users. Cookies allow us to help deliver ads to people who have previously visited our Website and to recommend our services based on that activity. We also use cookies to help measure the performance of our ad campaigns. We are able to see how many people from our Facebook campaigns take an action on our site through these cookies. You can find further information about Facebook Cookie Policy and Facebook's Privacy Policy at: <a href="https://www.facebook.com/policies/cookies/">https://www.facebook.com/policies/cookies/</a>	No, will therefore request your consent before placing this cookie.	30 days

Some of the Cookies used by us will be automatically deleted from your hard drive at the end of your browser session (Session Cookies). We also use Cookies which remain on your hard drive for a certain period after the end of your browser session (Persistent Cookies). Then on your next visit, the country and language you selected on your last visit to our Website will immediately be recognised. These Persistent Cookies will be stored on your hard drive and deleted by the browser after the prescribed period. These Cookies may also include Cookies from third-party providers (Third-Party Cookies).

#### **5. Third party access to the cookies**

All cookies above except those associated with 'Localisation' are provided and accessible by third parties.

#### **6. How to contact us**

Please contact our Data Protection Officer if you have any questions about this cookie policy or the information we hold about you.

If you wish to contact our Data Protection Officer please send an email to [dpo@monese.com](mailto:dpo@monese.com) or write to or write to us at 1 King Street, London EC2V 8AU

#### **7. Changes to this policy.**

This policy was published on 13.08.2020 and last updated on 13.08.2020.

We may change this policy from time to time, when we do we will inform you via the privacy page on our website [monese.com/privacy](https://monese.com/privacy)