



COOKIE POLICY

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

1. Our website

This cookie policy relates to your use of our website, monese.com, and the Monese app. 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 www.aboutcookies.org or www.allaboutcookies.org.

In our app we use cookies for the same reasons as on the website, e.g. to monitor how the app is being used, to improve security and to help protect against fraud. In the app we also have an SDK which works a bit like a cookie in that it can store information, or access information stored, on your device. The SDK captures certain data (not personal) about how you use your phone, e.g. how many apps you have. It is only triggered if you sign up for our Credit product as the purpose of the SDK is to provide further information to help with the credit decision by generating aggregated statistical information where we have little or no information from traditional credit reference or fraud prevention agencies. To protect your identity, we remove all personal identifiers (if any) and pseudonymise such information. If you want more information about the information captured by this SDK please visit <https://www.credolab.com/privacy-policies/gdpr-privacy-policy>.

For fraud prevention, user safety, and compliance we have an app safety SDK, which sends app information, performance data and device data to detect security issues:

- Information about the integrity of the app and operating system - for example to detect abnormal use such as root and jailbreak detection; and
- Information that relates to an individual device - for example, a device model and anonymous identifier to combat threats like bots.

This data will usually be anonymous but we may store and use this data at an individual level where this may help to combat fraud more effectively.

3. Consent to use cookies and changing settings

We will ask for your permission 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

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

Provider	Cookie Name	Description	Enforcement	Duration
Google Analytics	_ga	<p>Analytics</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.</p> <p>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.	2 years
Google Analytics	_gcl_au	<p>Analytics</p>	No, will therefore	3 months

		<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>	request your consent before placing this cookie.	
Google Analytics	_gid	<p>Analytics</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.</p> <p>The data collected includes the number of 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	2 days
Google	_dc_gtm_UA-45158619-1	<p>Analytics</p> <p>This cookie is associated with sites using Google Tag Manager to load other scripts and code into a page for tracking analytic data on the site.</p> <p>The cookie will remain on your device for one minute.</p>	No, will therefore request your consent before placing this cookie	30 days
Mixpanel	Mp_74dc35f5	<p>Monese utilizes MixPanel for tracking</p>	No, will therefore	1 year

	daf1026de3ef7dff4d7ea18e_mixpanel	<p>user-driven events in the web application.</p> <p>MixPanel collects information in accordance with its MixPanel Privacy Policy.</p> <p>You can opt-out of MixPanel's automatic retention of data collected by clicking here: MixPanel Opt-Out.</p> <p>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 clear the MixPanel opt-out cookie.</p>	request your consent before placing this cookie	
Monese Localisation	locale	<p>This cookie is used to store the language preferences of a visitor to serve content in that language the next time they visit.</p> <p>The cookies store information against a unique identifier.</p> <p>The cookie will remain on your device for one year.</p>	Yes, essential (we will therefore not request your consent before placing this cookie.	365 days
Monese Localisation	country	<p>This cookie is used to determine which version of the website to load for the visitor.</p> <p>The cookie stores information anonymously and against a unique identifier.</p> <p>The cookie will remain on your device for one</p>	Yes, essential (we will therefore not request your consent before placing this cookie.	365 days

		year.		
Monese	accept-marketing-cookies	Used to check status of visitors' acceptance of marketing cookies	No, will therefore request your consent before placing this cookie	1 year
Monese	accept-cookies	Used to check status of visitors' acceptance of cookies	Yes, essential (we will therefore not request your consent before placing this cookie)	1 year
Monese	accept-analytical-cookies	Used to check status of visitors' acceptance of analytical cookies	No, will therefore request your consent before placing this cookie	1 year
Facebook	Facebook Pixel	Facebook analytical cookie for FB pixel	No, will therefore request your consent before placing this cookie	3 months
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
Sitegainer	sg_cookies	Analytics cookies	No, will therefore request your consent before placing this cookie	1 year

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 or write to us at Tallis House, 2 Tallis Street, London, EC4Y 0AB.

7. Changes to this policy.

This policy was published on 13.08.2020 and last updated in December 2022. 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