# **Cookie Notice**

Our Privacy Notice (accessible <a href="here">here</a>) sets out full details of the personal data we collect about you and how we use it. This Cookie Notice specifically explains how Tink AB ("Tink", "we" or "us") uses technologies described in section 3 such as cookies, pixel tags, browser analysis tools and server logs ("Cookies") when you visit our websites or engage with our online ads or emails.

#### 1. How we use Cookies

A list of the specific Cookies we drop can be accessed by clicking on the "Cookie Notice" link at the bottom of the website you are viewing, we keep this list up to date through regular cookie audits. In summary, "essential" and "non-essential" Cookies are dropped on our websites and used by us, our service providers and third parties for several purposes. We've summarized how we use Cookies below, but our Privacy Notice has more detail.

#### **Essential**

<u>Strictly necessary Cookies</u> are used by us and our service providers to support the basic operations of our websites. They enable core website functions, such as authentication, security, network management and accessibility. You may be able to disable these by changing your browser settings, but this may affect how the website functions.

# Non-essential – we won't set these without your consent

<u>Performance and operation Cookies</u> are used by us and our service providers to manage our websites. These activities may include collecting analytics about visitors to our website and collecting information about website usage. We use the information to compile reports and to help us improve the website. These Cookies help us gather data to optimize our website's performance.

Marketing, personalization and advertising Cookies are used to deliver interest-based ads to you online. Advertising Cookies are used by us, our service providers and third parties to personalize the ads delivered to you on our site and on other sites, including through our marketing partners (Google, LinkedIn, Microsoft, Facebook ("Meta") and Twitter). These Cookies collect data about your online activity and allow ads to be displayed that may be of interest to you, tracking whether you engaged with the ad and making sure we don't repeatedly show you the same adverts.

When we're serving ads to you through LinkedIn or Meta, to enable delivery of those ads, we may convert your email address into a unique number and share that with those platforms. The platforms will then convert their user emails into unique numbers using the same process. This allows for records to be matched without any exchange of data elements that can identify you on their own. The platforms perform the matching as a service provider to Tink, and they do not retain or use the file that we send them for their own purposes. The platforms may gain insights about individuals who respond to the ads we serve.

Sometimes, our marketing partners collect information about you through Cookies *they* place when you visit a Tink website. The information they collect is subject to their own privacy policies, accessible here:

Google - Privacy & Terms

LinkedIn - Privacy Policy

Meta - Privacy Policy

<u>Twitter - Privacy Policy</u>

Microsoft - Privacy

More information about our marketing activities and data sharing with our marketing partners is provided in Tink's <u>Privacy Notice</u>.

#### 2. Your choices

Tink provides you with the ability to manage Cookies that are not essential to display or operate our website by clicking the **Cookie Notice** link in the footer of this site. Our websites only place marketing, personalization and advertising Cookies if you explicitly accept these Cookies by clicking "Accept All" when you first visit the website. If you have accepted Cookies, you can adjust your preferences by using this link.

You can also manage Cookies and delete Cookies from Tink and other companies using your browser settings. Browsers such as Chrome, Internet Explorer, Firefox and Safari give you the ability to accept, reject or delete Cookies. Visit the "help center" for your browser to learn more.

You can also take advantage of industry-sponsored programs that allow you to control the way companies advertise to you. Your Online Choices is run by the European Interactive Digital Advertising Alliance (EDAA). You can opt out of being targeted by its members by visiting: <a href="https://www.youronlinechoices.eu">www.youronlinechoices.eu</a>

The Network Advertising Initiative (NAI) manages an opt-out program for many third-party advertising companies. You can opt out of being targeted by NAI members by visiting <a href="https://optout.networkadvertising.org/?c=1">https://optout.networkadvertising.org/?c=1</a>

On some websites, you may see an AdChoices icon, which may appear on certain targeted ads. You may click on this AdChoices icon to learn more information about the collection and use of your information or to opt-out of such collection in the future. To learn more about the Digital Advertising Alliance Consumer Choice tool, please visit <a href="https://optout.aboutads.info">https://optout.aboutads.info</a>

We'd like to draw your attention to additional information on cookies and online advertising choices offered by Google:

- For information on how Google Analytics uses data please visit "How Google uses data when you use our partners' sites or apps," located at <a href="https://www.google.com/policies/privacy/partners">https://www.google.com/policies/privacy/partners</a>. In particular, we use Google Analytics cookies to obtain an overall view of visitor habits and visitor volumes, and to help improve the overall experience on our website. Google Analytics, a third-party web analysis service provided by Google Inc, uses "performance cookies" and "targeting cookies" to analyze how you use our websites.

The information generated by the cookie about your use of our websites (including your IP address) will be transmitted to and stored by Google on servers in the United States. However, our websites use Google Analytics with the expansion 'anonymizelp()' which means that Google will truncate/anonymize the last octet of the IP address for Member States of the European Union.

On our behalf, Google will use the information collected for the purpose of evaluating your use of our websites, compiling reports on website activity and providing other services relating to website activity and internet usage to us. Google will not associate your IP address with any other data held by Google.

You may refuse the use of cookies by selecting the appropriate settings on your browser as described further above. Furthermore you can prevent Google's collection and use of data (cookies and IP address) by downloading and installing the browser plug-in available under <a href="https://tools.google.com/dlpage/gaoptout?hl=en-GB#">https://tools.google.com/dlpage/gaoptout?hl=en-GB#</a>

You may disable the use of Google Analytics by using the link disable Google Analytics. This link creates an opt-out cookie which prevents the further processing of your data. For more information about Google Analytics cookies, please see Google's help pages and privacy policy.

In most cases, the choices you make are linked to your browser. If you use different browsers or different devices, you will need to set your preferences on each one. Even if you opt-out, you may still receive ads that are not customized for you, unrelated to your browser settings.

Although our websites currently do not have a mechanism to recognize the various web browser Do Not Track signals, we do offer our customers choices to manage their cookie preferences as described in the previous section. To learn more about browser tracking signals and Do Not Track please visit <a href="https://www.allaboutdnt.com">https://www.allaboutdnt.com</a>.

Residents of some countries have additional privacy rights. Information on these rights is provided in Tink's <u>Privacy Notice</u>.

# 3. A guide to cookies and other technologies

## Cookies

Cookies are small text files that websites send to your computer or other Internet-connected device to uniquely identify your browser or to store information or settings in your browser. Cookies allow us to recognize you when you return. They also help us provide a customized experience and can enable us to detect certain kinds of fraud.

First-party cookies are those cookies that are placed by Tink. These cookies are used by Tink and include all the essential cookies.

Third-party cookies are placed by another company, including service providers, social media cookies and third-party advertising companies. Cookies placed by third parties can be read by these third parties when you visit other sites in the advertising network, allowing a profile of your online behavior to be created so that the third party can deliver targeted ads from all its customers.

## **Pixel Tags and Web Beacons**

Pixel tags (also called web beacons) are tiny graphic images and small blocks of code placed on website pages, ads, or in emails that allow us to determine whether you have performed a specific action. When you access the pages or you open an email, the tag lets us know you have accessed the web page or opened the email. These tools allow us to measure response to our communications and improve our web pages and promotions. Unlike cookies, some pixel tags do not store any information on, or access information stored on, your device. This means that we may not need your consent to use pixel tags, even where they are not essential to display or operate the website.

# **Server Logs**

Server logs record activities on our websites. These logs record information about the device you use to access our website, your operating system type, browser type, domain and other system settings, as well as the language your system uses and the country and time zone where your device is located. Our logs also record the IP address of the device you use to connect to the Internet. An IP address is a unique identifier that devices require to identify and communicate with each other on the Internet. We may also collect information about the website you were visiting before you came to Tink and the website you visit after you leave our site. We may use these logs for internal purposes, such as website administration, optimization and security. We may also use the data for fraud-protection, personalization and advertising.

### **Device identifiers**

We collect **device identifiers** and other device-related information, including your device's advertising ID if available. This information is used to identify the device and authenticate you. We may also use device-related information to associate you with different devices that you may use, including for fraud-protection purposes and to better target advertising. In many cases, you can reset your device's advertising ID. Both Android and iOS devices enable you to reset your device identifier under the "settings" menu.

#### 4. Contact Tink

If you have any questions about this Cookie Notice, please contact us at: contact@tink.com.