

PALREMIT COOKIE POLICY

Document Information

Policy Type: Risk Management

Policy Owner: Compliance

Approval Date: Apr 30, 2025

Recommendation for Approval	Head of Compliance
Document Location:	Compliance/KYC/Risk Policy

Document Version : 1.0

Approved By: Management

I hereby certify this document is a true and correct original copy

Authorized by me

Date:

Signature:



1.0 Introduction

This Cookie Policy provides information on how cookies are used on our Website. It supplements our Privacy Policy, which is available on the Website.

If you have any questions or concerns regarding our use of cookies or the processing of personal data collected through cookies, please contact us at: privacy@palremit.com.

1.1 Cookies – What Are They and How Do We Use Them?

Like most professional websites, our Website uses cookies, which are small text files downloaded to your device to improve your experience. Cookies are stored on your browser or device (if you consent) and contain information that is transferred to your device's storage.

You can control or block cookies through your browser settings. However, if you disable all cookies (including strictly necessary cookies), some parts of the Website may not function properly.

We use cookies and similar technologies (including local shared objects, web beacons, and clear gifs) to:

- Recognize you and remember your preferences;
- Enhance Website performance and functionality;
- Collect analytical data to improve our services.

Types of Cookies We Use:

- **Session Cookies:** These cookies are temporary and expire once you close your browser. They help track your activity during a single session (e.g., search results).
- **Persistent Cookies:** These remain on your device after your session ends and help us remember your preferences and authenticate your identity on subsequent visits.

Categories of Cookies and Their Purpose:

- **Strictly Necessary Cookies:**
These are essential for the operation of the Website and enable core functionalities such as user authentication and account management.
- **Performance Cookies:**
These allow us to recognize and count visitors, monitor traffic, and understand how users navigate the Website, helping us improve usability and performance.
- **Targeting Cookies:**
These record your visit, pages viewed, and links followed to make content more relevant to your interests. This information may also be shared with third parties. For example, we use Google Analytics to analyze usage patterns and trends across our Website and other online platforms.
- **Third-Party / Embedded Content / Other Cookies:**
These cookies may be set by third-party services such as social media platforms (e.g., sharing features) or embedded content providers. These third parties may use cookies to

track your online activity. We do not control the data collected by such cookies.

From time to time, we may use cookies to test new features and ensure a consistent user experience while analyzing which improvements are most effective.

For general information about cookies, you may refer to publicly available resources on HTTP cookies.

2. Managing Cookies / Disabling Cookies

You may manage your cookie preferences by clicking the “Customise Cookies” option on the Website. Please note that strictly necessary cookies cannot be disabled through our Website.

You may also disable or delete cookies through your browser settings. Your browser’s help function will guide you on how to do this.

However, please note:

- Disabling cookies may affect the functionality of this and other websites;
- Certain features and services may not work properly if cookies are disabled;
- Blocking strictly necessary cookies may prevent access to parts of the Website.

For optimal experience, we recommend that you do not disable cookies.

3. The Cookies We Set

- **Site Preference Cookies**
These cookies allow us to remember your preferences and settings, enabling a more personalized and consistent experience when you revisit the Website.
- **Third-Party Cookies**
In certain cases, we use cookies provided by trusted third parties.

For example, we use Google Analytics, a widely used analytics service, to help us understand how users interact with the Website and how we can improve user experience. These cookies may track information such as time spent on the Website and pages visited.

Third-party analytics tools help us measure and improve performance by analyzing user behavior and engagement patterns.

4. Link to Other Sites

The Website may contain links to third-party websites that are not owned or controlled by us. We are not responsible for the privacy or security practices of such websites.

We encourage you to review the privacy and cookie policies of any external websites you visit.

5. Google Analytics

We use Google Analytics, a web analytics service provided by Google Inc. ("Google"). Google Analytics uses cookies to collect information about your use of the Website.

This may include your IP address; however, IP anonymization is enabled on this Website, meaning your IP address is truncated before processing.

The information collected is used to:

- Analyze Website usage;
- Generate reports on Website activity;
- Improve our services.

Google does not combine your IP address with other data it holds.

You may prevent the use of Google Analytics cookies by adjusting your browser settings or by installing the Google Analytics opt-out browser add-on available from Google.

6. Other Information

Retention of Data

We retain personal data collected through cookies only for as long as necessary to fulfill the purposes for which it was collected, particularly where you have provided consent.



For more information on how we process personal data, please refer to our Privacy Policy.

Your Rights

Depending on your jurisdiction, you may have certain rights regarding your personal data.

Updates to This Cookie Policy

We may update this Cookie Policy from time to time. Any changes will be posted on the Website, and the latest version will always be available there.

<p>I hereby certify this document is a true and correct original copy</p> <p>Authorized by me </p> <p>Date:</p> <p>Signature:</p> <p> PalRemit[®]</p>
