COOKIE NOTICE

Version 2.0

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This Notice explains how Kroo Bank Ltd ("we", "us", and "ours" or "Kroo") uses cookies and similar tracking technologies when you visit www.Kroo.com (the "Website"). The Notice explains what these cookies are, how we use them and how you can manage your cookie preferences in line with your legal rights.

What are cookies?

A cookie is a small text file that is stored on your computer or mobile device when you visit a website.

Cookies are widely used by websites in order to improve efficiency, as well as to collect analytics information or remember your preferences. Cookies set by the website owner (in this case Kroo) are called "first party cookies". Cookies set by parties other than the website owner are called "third party cookies". Third party cookies enable third party features or functionality to be provided on or through the Website (e.g. advertising, interactive content and analytics). The parties that set these third party cookies can recognise your computer when you visit the website in question and also when you visit certain other websites.

Why do we use cookies?

We use cookies for several reasons. Some cookies are required for technical reasons in order for our Website to operate, and we refer to these as "essential" or "strictly necessary" cookies. Other cookies also enable us to track the use of our Website. This is described in more detail below.

Our Website uses cookies and similar technologies to distinguish you from other users of the Website. This helps us to provide you with a good experience when you browse and also allows us to improve our Website.

What types of cookies do you use?

Necessary cookies

These are cookies that are required for the operation of our Website. They include, for example, cookies that enable you to log into secure areas of our site.

Analytics and performance cookies

These cookies allow us to recognise and count the number of visitors on our Website when they are using it. This helps us to improve the way our Website works, for example, by remembering the user's previous interactions with and navigation around the Website and other technical details about the device/browser used to access the Website. The analytics may include, but are not limited to, traffic data, location data, logs, error and crash reports, and other communication data and the services that you access.

These cookies may also capture information available about your usage or configuration of your mobile device, including the presence of other applications, unique device-identifying information, and any cellular network, IP, wifi, Bluetooth data or similar technology.

Advertisement cookies

These cookies record your visit to our Website, the pages you have visited and the links you have followed including unique IP addresses or device identifiers associated with mobiles devices, and sites visited before or after visiting our Website. We will use this information to make our Website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

Third parties

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

Cookie	Domain	Description	Duration	Type
kroo_cookie_preferences	Kroo Bank	Kroo.com sets the cookie to manage the users cookie preferences	6 months	Necessary

_gcl_au	Google	Google Tag Manager sets the cookie to experiment advertisement efficiency of websites using their services.	3 months	Analytics
_ga	Google	Google Analytics sets this cookie to calculate visitor, session and campaign data and track site usage for the site's analytics report. The cookie stores information anonymously and assigns a randomly generated number to recognise unique visitors.	400 days	Analytics
_ga_*	Google	Google Analytics sets this cookie to store and count page views.	400 days	Analytics
__pdst	Podsights	Podsights sets this cookie to store and track interaction.	1 year	Analytics
_hjSessionUser_*	Hotjar	Hotjar sets this cookie to ensure data from subsequent visits to the same site is attributed to the same user ID,	30 minutes	Analytics

		which persists in the Hotjar User ID, which is unique to that site.		
_hjFirstSeen	Hotjar	Hotjar sets this cookie to identify a new user's first session. It stores the true/false value, indicating whether it was the first time Hotjar saw this user.	30 minutes	Analytics
_hjIncludedInSessionSample_3221871	Hotjar	Set to determine if a user is included in the data sampling defined by our site's daily session limit.	2 minutes	Analytics
_hjSession_*	Hotjar	Hotjar sets this cookie to ensure data from subsequent visits to the same site is attributed to the same user ID, which persists in the Hotjar User ID, which is unique to that site.	30 minutes	Analytics
_hjAbsoluteSessionInProgress	Hotjar	Hotjar sets this cookie to detect a user's first pageview session, which is a True/False flag set by the	30 mins	Analytics

		cookie.		
_gid	Google	Google Analytics sets this cookie to store information on how visitors use a website while also creating an analytics report of the website's performance. Some of the collected data includes the number of visitors, their source, and the pages they visit anonymously.	1 day	Analytics
_gat_UA-*	Google	Google Analytics sets this cookie for user behaviour tracking.	1 min	Analytics
_fbp	Facebook	Facebook sets this cookie to display advertisements when either on Facebook or on a digital platform powered by Facebook advertising after visiting the website.	3 months	Advertising
IDE	.doubleclick.net	[Enterprise Advertising & Analytics Solutions - Google Marketing Platform](#) sets	15 minutes	Advertising

		this cookie to determine if the user's browser supports cookies.		

What about other tracking technologies, like web beacons?

Cookies are not the only way to recognise or track visitors to a website. Some websites use similar technologies from time to time, like web beacons (sometimes called "tracking pixels" or "clear gifs"). These are tiny graphics files that contain a unique identifier that enable website owners to recognise when someone has visited their website or opened an email sent to them. This allows website owners, for example, to monitor the traffic patterns of users from one page to another within the website, to deliver or communicate with cookies. We do use facebook pixel, which is a form of tracking technology.

Do you use social networking cookies?

These cookies are used to enable you to share pages and content that you find interesting on our Website through third party social networking and other websites. We do not use these types of cookies.

Links to other websites

Our Website contains links to other websites. If you access those other websites they may use cookies. Please read any cookie privacy notices on those websites if you wish to know what cookies are being used.

How can I control cookies?

You can use your web browser to:

- delete all cookies;
- block all cookies;
- allow all cookies;
- block 'third-party' cookies (ie, cookies set by online services other than the one you are visiting);
- clear all cookies when you close the browser;
- open a 'private browsing' / 'incognito' session, which allows you to browse the web without recording your browsing history or storing local data such as cookies (you should however be aware of the limitations of this feature in a privacy context); and

- install add-ons and plugins that extend browser functionality.

How often will you update this Cookie Notice?

We may update this Cookie Notice from time to time in order to reflect, for example, changes to the cookies we use or for other operational, legal or regulatory reasons.

Please therefore re-visit this Cookie Notice regularly to stay informed about our use of cookies and related technologies.

The date at the top of this Cookie Notice indicates when it was last updated.

Where can I get further information?

If you have any questions about our use of cookies or other technologies, please email DataProtection@Kroo.com