



COOKIE POLICY

Last updated April 28, 2022

This cookie policy explains how Genius Money Limited ("**Company**," "**we**," "**us**," or "**our**"), uses "cookies" and other similar technologies, in connection with our website <https://geniusmoney.co.uk> (Site) and other Services. It explains what these technologies are and why we use them, as well as your rights to control our use of them.

In some cases, we may use cookies to collect personal information, or information that becomes personal if we combine it with other information.

1. What are Cookies?

Cookies are small data files that are placed on your computer or mobile device when you visit a website. Cookies are widely used by website owners in order to make their websites work, or to work more efficiently, as well as to provide reporting information.

2. Do we use Cookies?

Genius Money Limited use cookies for the following purposes in accordance with our Privacy Policy, to view this policy please visit the following link <https://geniusmoney.co.uk/terms/GM-Privacy-Policy.pdf>:

- Ensure that our Services function properly
- Detect and prevent fraud,
- Understand how visitors use and engage with our Site
- Analyse and improve Services

3. Who sets Cookies when you use our Site?

There are two main types of cookies that can be set:

First party cookies: these cookies are placed and read by Genius Money Limited directly when you use our Services or visit our Site

Third party cookies: these cookies are not set by Genius Money Limited, but by other companies, like Google or Facebook, for site analytics and other service providing purposes.

4. How we use Cookies

Cookies play an important role in helping us provide effective and safe services. Below is a description of the commonly used cookie types and the purposes that apply to them.

Necessary Cookies

Some cookies are essential to the operation of our Site and Services and make it usable and secure by enabling basic functions like page navigation and access to secure areas of the Site. We use those cookies in a number of different ways, including but not limited to:

- **Authentication.** To remember your login state so you don't have to log in as you navigate through our Site and secure portal.

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- **Fraud Prevention and Detection.** Cookies and similar technologies that we deploy through our Site help us learn things about computers and web browsers used to access the Services. This information helps us monitor for and detect potentially harmful or illegal use of our Services.
- **Security.** To protect user data from unauthorised access.
- **Functionality.** To keep our Site and Services working correctly, like showing you the right information related to your user account.

Preference Cookies

Preference cookies are used by Genius Money Limited to remember your preferences and to recognise you when you return to our Services. These cookies are not-essential however, without them, certain functionality may become unavailable.

Analytics Cookies

These cookies collect information that is used either in aggregate form to help us understand how our Sites are being used or how effective our marketing campaigns are. We use these cookies in a number of different ways, including but not limited to:

- **Site Features and Services.** To remember how you prefer to use our Services so that you don't have to reconfigure your settings each time you log into your account.
- **To Analyse and Improve our Services.** To make our Site and Services work better for you. Cookies help us understand how people reach our Site. They give us insight into improvements or enhancements we need to make to our Site and Services.
- **Pixel tags (also known as web beacons and clear GIFs).** May be used in connection with some Services to, among other things track the actions of Users (such as email recipients), measure the success of our marketing campaigns and compile statistics about usage of the Services and response rates.
- **Third Party Analytics.** Through Google analytics and Lead Forensics in order to collect and analyse information about the use of the Services and report on activities and trends. These services may also collect information regarding the use of other sites, apps and online resources. You can learn about Google's and Lead Forensics' practice's on their websites

Advertising Cookies

These cookies are used to make advertising messages more relevant to you. They perform functions like preventing the same ad from continuously reappearing, ensuring that ads are properly displayed for advertisers, and in some cases selecting advertisements that are based on your interests.

5. Can you opt-out?

Not directly, currently the only way to opt-out of cookies is by setting or amending preferences from within your web browser to control whether you accept or refuse cookies for our Site. As the means by which you can refuse cookies through your web browser controls vary from browser-to-browser, you should visit your browser's help menu for more information.

If you choose to disable cookies, some features of our Site or Services may not operate as intended.

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6. How often will you update this policy?

We may update this Cookie Policy 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 Policy regularly to stay informed about our use of cookies and related technologies.

7. Where can you get further information?

If you have any questions about our use of cookies or other technologies, please email us at hello@geniusmoney.co.uk, phone us on 03303350400 or by post to:

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