

This version of the Cookies Policy is effective as of November 1, 2021.

## **COOKIES POLICY OF MONEDIUS**

MONEDIUS is a lending-based crowdfunding platform and like many others, our website <https://www.monedi.us.com/> (hereinafter referred to as the – “Website”, “Platform”) uses cookie files to improve the Website users experience and ensure its smooth operation.

MONEDIUS is the owner and operator of the Website. By using the Website, you accept the type of use of cookies described here (unless your browser is set up not to accept cookies). Keep in mind: if you choose to turn off essential cookies, this will limit the functionality of the Website.

### **I. INFORMATION ABOUT COOKIES**

Cookies are small text files created by the Website, downloaded to and stored on any Internet-enabled device (such as your computer, smartphone or tablet) when you visit our Website. The browser you're on uses the cookies to forward information back to the Website at each subsequent visit in order to allow the Website to recognize the user and remember the user's preferences (for example, login information, language preferences and other settings). This can make each visit more convenient for you.

Cookies do not collect any personal information about the Website visitors other than the information specified below, and cookies do not download any information from the visitor's computer.

Cookies collect information such as the IP address, the type of device used, the browser used, the websites visited, and information on the Website from which the user has been redirected to our Website.

### **II. TYPES AND USES OF COOKIES**

#### **Types of cookies**

There are two - session cookies and permanent cookies.

| <b>Session cookies</b>  | <b>Permanent cookies</b>  |
|---|---|
| Session cookies make it possible to recognise you when you visit a specific website, remembering any changes or choices made at this website so that they are retained on other web pages. These cookies can let you use multiple pages of the same website at the same time easier and quicker, preventing the need to process every page visited. Session cookies are not permanent: they expire as soon as you turn off the browser or finish your session at the website in question. | Permanent cookies are stored on your computer for a certain time after the browser session is over: they make it possible to save the user's settings and actions at the website and reuse them the next time the user visits this website. |

Cookies are also distinguished between first- and third-party cookies.

| <b>First-party cookies</b>   | <b>Third-party cookies</b>   |
|--|--|
| First-party cookies are provided by entities that are managed by the website's operator. | Third-party cookies are provided by domains that do not belong to an entity. Third-party cookies can be saved on your computer, smartphone or tablet when you use the Website. |

We use different types of cookies to run our Website. The cookies indicated below may be stored in your browser.

#### **Necessary cookies**

These cookies are necessary for the Website to function and for you to use the Platform and connect to your User Profile. You can set your browser to block or alert you about these cookies, but some parts of the Website won't work if you do so. These cookies do not store any personally identifiable information.

#### **Functional cookies**

These cookies enable the Website to provide improved functionality and personalization by remembering settings you have chosen before to make it easier for you to use the Website. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies then some or all of these services may not function properly.

#### **Performance cookies**

These cookies count your visits and register the source of traffic. This enables us to measure and improve the performance of our Website. We can analyse, which pages are the most and least popular and see how visitors move around the site to make it more user friendly. All information these cookies collect is aggregated and therefore anonymous.

#### **Targeting cookies**

These cookies are set on our Website by our marketing partners and are used by them to show you relevant adverts on other sites. These cookies are used based on your consent. When you visit the Website and use our services, you agree that the target cookies are used. Target cookies are kept until you delete them in your browser. If you do not allow these cookies, you will experience less targeted advertising.

### **III. WITHDRAWING YOUR PERMISSION AND LIMITING THE USE OF COOKIES**

When visiting our Website for the first time, you are presented with an informative statement that the Website uses cookies and given the possibility to adjust the use of cookies by clicking Cookies Settings.

If you want to restrict, block or delete cookies, you can do that by changing the settings of your browser. You can also delete all cookies stored in your browser and set up your browser to block cookies being saved. By clicking on the "help" button in your browser, you can find instructions on how to prevent the browser from storing cookies, as well as what cookies are stored already and delete them if you want to. You must change the settings for each browser that you use.

However, please note that if you refuse to use the necessary and functional cookies, you will not be able to fully use the feature and services on the Platform's website since it is not possible to ensure the functioning of the Platform in their absence.

Below, you will find a few useful links:

- Chrome: [Google Chrome Help Center](#)
- Firefox: [Cookies - Information that websites store on your computer](#)
- Safari: [Safari for macOS Sierra: Manage cookies and website data using Safari](#)
- Edge: [Microsoft Edge, browsing data, and privacy](#)
- Opera: [Security and Privacy in Opera \(Referrals, redirections, and cookies\)](#)

The Website uses Google Analytics services. You can separately opt-out from having your website activity available to Google Analytics by installing the Google Analytics opt-out browser add-on, which prevents sharing information about your website visit with Google Analytics. Here you can find the Add-On and further information about it: <https://support.google.com/analytics/answer/181881>.

Furthermore, if you want to opt-out from interest-based, behavioural advertising, you can do so by using one of the following tools based on the region you are in. Please note that this is a third-party tool that will save its own cookies on your devices and MONEDIUS is not responsible for its Privacy Policy.

For more information and opt-out options, please visit:

US – Digital Advertising Alliance

Canada – Digital Advertising Alliance

EU – European Interactive Digital Advertising Alliance

#### **IV. COOKIES POLICY CHANGES**

We reserve the right to make changes to the Cookies Policy. Amendments and/or additions to the Cookies Policy will come into force when published on our Website.

By continuing to use our Website and/or our services after changes have been made to the Cookies Policy, you are indicating your consent to the new wording of the Cookies Policy. It is your responsibility to regularly check the content of this Cookies Policy to learn about any changes.

#### **V. CONTACT INFORMATION**

If you have any questions about your personal data or the Cookies Policy, or if you would like to file a complaint about how we process your personal data, please contact us by email at [support@monedi.us](mailto:support@monedi.us), or by using the contact details below:

#### **MONEDIUS SPÓŁKA Z OGRANICZONĄ ODPOWIEDZIALNOŚCIĄ**

Legal address: ul. Mokotowska, nr 15A, lok. 1B, miejsc. Warszawa,  
kod 00-640, poczta Warszawa, kraj Polska