

COOKIES POLICY

PLEASE READ THIS COOKIE POLICY CAREFULLY BEFORE DOWNLOADING, INSTALLING OR USING THE FYGO APP OR PARTNER PORTAL.

IF YOU DO NOT AGREE TO THIS COOKIES POLICY, DO NOT DOWNLOAD THE FYGO APP OR USE THE PARTNER PORTAL.

1. DEFINITIONS

Fygo Account	the Fygo App account in a Fygo User's name, associated with the payment card(s) linked by the Fygo User, the log in and access to which is limited to that specific Fygo User
Fygo App	the mobile application created, managed, operated and owned by Fygo Technologies Limited or its successors, agents, employees, or contractors with which a Fygo User may hold a Fygo Account to, for example and without limitation, earn Fygo Rewards
Fygo Offer	a promotional offer in the form of a cashback percentage (%) amount created and presented by Fygo on the Fygo App for a Fygo User, or several Fygo Users as the context may require, to generate, for example and without limitation, Fygo Rewards through the completion of Qualifying Transactions
Fygo Services	the features and benefits of the Fygo App and the Partner Portal and the Fygo Website and all other Fygo services provided to a Fygo User and/or a Partner by Fygo Technologies Limited or their successors
Fygo Rewards	an amount shown in a Fygo User's Fygo App wallet screen generated subsequent to the completion of a Qualifying Transaction by a Fygo User which represents the amount that the Fygo User can claim in a cash reward from Fygo subject to the terms of the Fygo End User License Agreement (EULA) (https://www.fygo.co/legals/).
Fygo User	an individual who has created and keeps active a Fygo Account
Fygo Website	the online website available at: https://www.fygo.co/legals/
Loyalty Scheme	the Fygo loyalty scheme operated by a Partner
Partner	a business that has been accepted by Fygo to hold an account on the Partner Portal and who continues to use the Partner Portal and/or other relevant Fygo goods, products and services and with whom Fygo Users may make Qualifying Transactions and Qualifying Transactions (Loyalty) to earn, for example and without limitation, Fygo Rewards
Partner Portal	the website created, managed, operated and owned by Fygo Technologies Limited or its successors, agents, employees, or contractors with which a Partner may hold an account
Qualifying Transaction	a purchase of goods or services made by a Fygo User from a Partner using a payment card linked to the Fygo App and for which a Fygo Offer applies
Qualifying Transaction (Loyalty)	a purchase of goods or services made by a Fygo User from a Partner using a payment card linked to the Fygo App and for which a Loyalty Scheme applies

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User Documents

the Fygo Codes of Conduct, the Fygo End User Licence Agreement, the Fygo Data Retention and Destruction Policy, the Fygo Privacy Policy and this Cookies Policy

2. WHO WE ARE?

This Cookies Policy, together with the User Documents, applies to your use of the Fygo App, the Partner Portal, the Fygo Website and all other Fygo Services. The User Documents are available on our website at <https://www.fygo.co/legals/>.

In this Cookies Policy we refer to you (“customer” or “you”) and Fygo Technologies Limited of Kemp House, 160 City Road, London EC1V 2NX, UK (“Fygo” or “us” or “we”).

3. FYGO USE OF COOKIES

The Fygo App, Partner Portal, Fygo Website, and all other Fygo Services may use cookies to distinguish you from other users. This helps us to provide you with a good experience when you browse the Fygo App, Partner Portal, the Fygo Website, and all other Fygo Services and allows us to improve your experience.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

4. FIRST AND THIRD PARTY COOKIES

First-party cookies are cookies that belong to Fygo. Third-party cookies are cookies than other party places on your devices through the Fygo Services. Third-party cookies may be placed on your device by someone providing a service for Fygo, for example to help us understand how our service is being used. Third-party cookies may also be placed on your device by our service providers so that they can use them to advertise products and services to you elsewhere on the internet. Third parties also use cookies on their own websites and apps in connection with the Fygo Services.

Third party service providers that we may currently use include **Google, Facebook, Apple, Mixpanel, and Intercom**. This list is subject to change and may not include all such providers at any given time. To understand how third parties use cookies, please review their policies.

5. CONTROL COOKIES MECHANISMS

You are able to block cookies by activating the setting on your browser that allows you to refuse the application of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) please note that you may not be able to access all or parts of our platform.

6. THE TYPES OF COOKIES WE USE

- (a) **Strictly necessary cookies.** These are cookies that are required for the operation of the Fygo App, Partner Portal, Fygo Website, and all other Fygo Services. They include, for example, cookies that enable you to log into secure areas of the Fygo App, Partner Portal, Fygo Website, and all other Fygo Services.
- (b) **Analytical or performance cookies.** These allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.
- (c) **Functionality cookies.** These are used to recognise you when you return to our website. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).
- (d) **Targeting cookies.** These cookies record your visit to our website, the pages you have visited and the links you have followed. 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.

You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

Cookie Title : Location of use	Cookie Type	Purpose	More information
1. sessionid : Fygo Website; Partner Portal	a) Strictly necessary cookie	a) Identification of clients using our systems	N/A
2. csrftoken : Fygo Website; Partner Portal	a) Strictly necessary cookie	a) Protects against 'CSRF' type attacks	N/A

7. COOKIE POLICY UPDATE

We may update this Cookies Policy from time to time in order to reflect the use we make of our cookies or for other operational, legal, regulatory, or other reasons. Please re-visit this Cookies Policy regularly to make sure you are aware of our use of cookies and related technologies.