

# SaltPay's cookie policy

## Purpose and scope

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This cookie policy defines cookies and how SaltPay IIB hf. ("SaltPay") uses cookies on its websites. SaltPay recommends that users read this policy so that they can understand what type of cookies SaltPay uses, the information SaltPay collects using cookies and how that information is used.

## Policy

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### **What are cookies?**

Cookies are small text files that are stored on user device when a website is visited.

Cookies can either be a session cookie or a persistent cookie. Session cookies are deleted from user device when the browser is closed. Persistent cookies will remain stored on user device until deleted or until they expire.

A user can always block the usage of a cookie or request permission each time a cookie is being stored by changing the browser settings. Bear in mind that such changes may limit the use of the website in part or in full.

### **Does SaltPay use cookies?**

Yes, SaltPay uses persistent cookies to track users' visits to SaltPay's websites, to improve the user experience, to protect SaltPay's websites against unauthorised usage and for fraud prevention, manage language settings and more. SaltPay also uses session cookies which only last for as long as current visit to the website or until the browser is closed.

SaltPay uses cookies belonging to third parties on their websites, Google Analytics, Bit Fish and Facebook Pixel. SaltPay uses this service in particular to analyze the use of the website, to create marketing materials and ads tailored to a specific target audience. You can find information on how these parties use cookies on their websites.

### **What information does SaltPay collect by using cookies?**

At each visit to SaltPay website, SaltPay might automatically collect any of the following information:

- User's Internet protocol address (IP)
- Time zone settings
- Operating system and browser
- The URL the user came from
- User's country
- Search terms the user used on our site
- Products the user viewed or searched for
- Page response time
- Download errors
- Length of visits to certain pages
- Information about interactive pages such as views, clicks, and mouse-over
- Methods used when leaving the site