

# Cookie policy

*Last updated: February 20, 2020*

This cookie policy explains what cookies are and how they are used (hereafter the 'Cookie Policy'). It is addressed to the public accessing the Website (hereinafter the **"Visitor(s)"** or **"you"**).

Digital Ledger OÜ is an Estonian-incorporated company (Commercial registry number: 14632235) having its registered seat at Tartu maantee 43, 10128 Tallinn, Estonia (hereinafter **"Digital Ledger"**, **"we"** or **"us"**). We advise you to read both the Privacy Policy and the Cookie Policy as both are important for the protection of personal data.

## 1. General

This Cookie Policy applies to all websites operated by Digital Ledger and notably <https://osom.finance/> (hereinafter the **"Website"**).

As you first access our Website a Cookie Banner appears requesting that you accept the use of our cookies. It also provides access to our Cookie Policy.

By accessing the Website and clicking the "I accept cookies" button you accept the use of cookies in accordance with the terms of this Cookie Policy. We process the data obtained from cookies in line with our Privacy Policy, which can be found here at <https://osom.finance/help-center/privacy-policy>. Should the Visitor choose not to consent to our Cookie and Privacy Policies, they are kindly requested to click the "I refuse cookies" button and/or leave the Website.

We reserve the right to amend both its Cookie and Privacy Policies. The Visitor is asked to regularly consult these Policies to stay informed.

If you have any questions about how we collect, store and use your personal information, please read our Privacy Policy which is accessible via the following link <https://osom.finance/help-center/privacy-policy/>. If you have any questions about how we use cookies, please contact us by any of the following means:

By email: [support@osom.finance](mailto:support@osom.finance)

By postal mail: Customer Support, Digital Ledger OÜ, Tartu maantee 43, 10128 Tallinn, Estonia

## 2. What are Cookies?

A cookie is a small text file that we store on your device (desktop pc or

mobile device) when you visit the Website. We do so to remember your actions and preferences (such as login, language, font size, and other display preferences) over a period of time, to spare you the burden of re-entering them upon your next visit or as you browse through the Website's pages.

Cookies are also used to collect data on how the Website is accessed to improve their overall performance in terms of speed and functionality/ease of use.

Cookies do not operate independently from the Website. They can be read only by the Website operator.

### **3. The Different Types of Cookies We Use**

3.1 We use the following different types of cookies:

- **Essential Cookies (Strictly Necessary)** These cookies are necessary to enable web browsing and different functions attached thereto. The cookies allow you to navigate from one webpage to the next and store information necessary for filling in forms. Should You refuse these cookies, then different Website functions will be hindered (either completely or partially).
- **Performance Cookies** These cookies facilitate and improve your overall browsing experience by enabling you to personalise the settings. From our end, these allow us to count visits and traffic sources in order to measure and improve our site performance. They also inform us on which pages are the most and least popular, as well as give us visibility on how visitors move around the site. Note that the information collected by these cookies is aggregated and therefore anonymous. If you do not enable these cookies, we will not see when you have visited our site, and will not be able to monitor its performance.
- **Functional Cookies** These cookies allow the website to offer enhanced functionality and personalisation. These may be set by us or by third-party providers whose services we have added to our pages. The purpose is to give you a more personalised experience on our site based on your visit history and selections. If you do not enable these cookies, then some or all of these services may not function properly.
- **Targeting and Advertising Cookies** These cookies may be put on our site by our advertising business partners with a view to using and sharing by those companies to build a profile of your interests and show you relevant adverts on other sites. This is carried out by uniquely identifying your browser and internet device. If you do not enable these cookies, you will receive less targeted advertising.
- **Advanced Analytics Cookies** These cookies are used to analyze and identify the behaviour of our web visitors. Among others, your IP

address on the device will be tracked to identify you when you visit our site. If possible, we may combine your online web behaviour data with your previously submitted personal data. This will be used to analyze behaviour on our site and to personalise your experience with us.

### 3.2 Detailed Information on the Cookies Used

- **pll\_language** – cookie used for remembering selected language. These Cookies assign randomly generated numbers to visitors to the Website as an identifier. The Cookies are included in each page request to any website and are used to calculate the number of visits to a website, the duration of a session and any campaign data for the sites' analytics reports. They are set to expire 2 years after a visit to the Website.

### 3.3 Third-parties cookies

- Those third-party cookies are placed under the responsibility of those third parties and we expressly waive any liability whatsoever in that regard;
- **cfduid** – The cfduid cookie is used to identify individual clients behind a shared IP address and apply security settings on a per-client basis. Used by CloudFlare;
- **\_ga** – Google Analytics cookie.

## 4. Our Use of Cookies

The data collected from the cookies will be used in line with our Privacy Policy. In this respect, we only share your data with a third party acting on our behalf and in line with our policies.

First and foremost, any personal data collected through the cookies is used to improve your browsing experience and to improve our Website. We further use such personal data to study purchasing behaviour and preferences for our general market research.

Certain cookies only store and use data for the duration of your visit to the Website, such as the navigation cookies. Data collected from the functional and tracking cookies will be used so long as you continue to visit the Website and will be stored for a period of 365 days after your last active consultation of the Website, after which these data will be deleted.

## 5. Managing Cookies

In order to ensure access to, rectification of, and the ability to withdraw consent at any time concerning your personal data you can always manage the use of cookies through your personal web browser's settings. The web browser can be configured to either block all, accept/block some or accept all cookies.

Should you choose to erase or block certain cookies, you will probably

experience difficulties operating the Website. Blocking cookies impacts the ease and functionality of web browsing. For example, refusing all cookies will impede web transactions.

Every web browser has its own configuration. For the most part, however, you can consult the "Preferences" or "Settings" menu in the top right hand corner to modify cookies options or go to "help". For further information see the following links here below:

- Google Chrome <https://support.google.com/chrome/answer/95647>
- Internet Explorer: <https://support.microsoft.com/en-us/help/17442/>
- Mozilla Firefox <https://support.mozilla.org/en-US/kb/exp/enable-and-disable-cookies-website-preferences>
- Safari <https://support.apple.com/kb/PH5042>