

OUR COOKIE POLICY

This Cookie Policy explains why we use cookies, beacons, Flash cookies and similar technologies (“**Cookies**”) and how to disable them. Our Cookie Policy forms part of our Privacy Policy. By accessing and/or using our Platform, you are agreeing to the use of Cookies described in this Policy.

If you choose to use the Platform without blocking or disabling Cookies or opting out of other technologies, you will indicate your consent to our use of these Cookies and to our use (in accordance with this policy and the rest of our Privacy Policy) of any Personal Data that we collect using these Cookies. If you do not consent to the use of these Cookies, please be sure to block or disable them using your browser settings.

1. DEFINITIONS

- 1.1. Unless expressly specified otherwise, all capitalised terms in this Cookie Policy have the same meaning as that under the Terms of Use.
- 1.2. “**Cookies**” has the same meaning as that defined under section 2.1 below.
- 1.3. “**Personal Data**” has the same meaning as that under the Privacy Policy.
- 1.4. “**Selected Third Parties**” has the same meaning as that under the Privacy Policy.

2. WHAT ARE COOKIES?

- 2.1. A Cookie is a small piece of information (including but not limited to small text files) that a web server can transfer and/or store on a web browser, the hard drive of a computer or Device. Small graphic images such as “pixel tags” or “clear GIFs”, or small computer files, software programs and similar technologies that store information on your Device or collect information or help us identify you, your User Account or Device may also be included on our Platform.
- 2.2. As a web user browses the web, some Cookies are stored in the Device’s memory in a Cookie file or used in combination with other Cookies. Cookies serve various functions and facilitate certain features that can make the surfing experience more convenient and valuable for web users by having a Device retain specific information that the web server can later retrieve.
- 2.3. Information in a Cookie is associated with a combination of a User Account and a Device. Thus, anyone who uses multiple accounts or Devices (including computer with

different browsers) has multiple sets of Cookies. Likewise, Cookies do not differentiate between multiple users who share the same User Account or Device. If more than one browser is used on a computer, each usually has a separate storage area for cookies. Cookies may have long-term expiration dates, or none, and may stay in your Device for months at a time.

- 2.4. Cookies cannot be used to obtain data from your hard drive, get your e-mail address or steal sensitive or personal information about you. The only way that any personally identifiable information could be part of your cookie file would be if your Device provided that information to a Web server.
- 2.5. For more information on cookies, please refer to www.aboutcookies.org, or www.allaboutcookies.org. You may also refer to our Privacy Policy which explains how we protect your privacy in our use of information and data about you.

3. WHAT DO WE USE COOKIES FOR?

- 3.1. We use Cookies to improve the performance of the Platform, Site Content, User Content, Service, Product and to enhance your browsing experience. We may use Selected Third Parties to assist PolicyXchange Group to aggregate and analyse the Cookie information and/or share the Cookie information we gather within the PolicyXchange Group and the analysis of the information with Selected Third Parties in accordance with and as defined in our Privacy Policy. In general, we use Cookies for the following purposes:
 - (a) to allow our Platform to work correctly and ensure its proper operation;
 - (b) to help us protect the security of your account by detecting malicious activity and violations of our Terms of Use;
 - (c) to provide Service and Product to you through the administration of our Platform;
 - (d) to distinguish you from other Users (as defined under our Privacy Policy) when you return to our Platform and allow you to use our Platform in a way that makes your browsing experience more convenient. For example, Cookies can let us know your language and communications preference;
 - (e) to improve the way our website works, for example, by ensuring that Users are finding what they are looking for easily; and
 - (f) to ensure and improve proper functioning of our Platform, in terms of navigation and usability, as well as to evaluate the effectiveness of our marketing efforts.

3.2. If you want to know more about the specific Cookies we use, please refer to the table below:

| Cookie | Purpose |
|---------------------------------------|--|
| Strictly Necessary Cookies | <p>These are Cookies that essential for the proper operation of our Platform. They enable you to move around our Platform and use our features, such as remembering previous actions when navigating back to a page in the same session. They enable you to access the parts of our Platform that are restricted to registered users. Without them, you would not be able to sign in or return to the Platform or move through the various parts without having to continually identify yourself by resubmitting your details (for example, a username or encrypted customer identification number). These Cookies also help us protect the security of your User Account by letting us know when several people have logged in from the same Device or User Account.</p> |
| Functionality Cookies | <p>These Cookies are used in the administration of our Platform to:</p> <ul style="list-style-type: none"> (i) Enable us to improve the User experience by allowing us to personalise our content for you, greet you by name, remember your preferences (for example, your choice of language or region) and the types of information you are interested in receiving when you visit a particular site (for example, if you select the "remember me on this computer" option); (ii) Allow our online "ordering" systems to keep track of selections in an electronic "shopping cart" and to enable Users to keep browsing and adding to their "shopping cart" in between visits; and (iii) Allow us to remember your details during your current visit, and any future visits when you register with us or complete our online forms, provided the Cookie was not deleted in the interim. |
| Targeting/ Advertising Cookies | <p>These Cookies record your visit to our Platform, the Site Content, Service and Product that you have visited and the links you have followed. We will use this information to interpret or infer what is interesting to you, keep our Site Content and the advertising displayed on it more relevant to your interests, build your profile and customized information that we believe will be of value to you based on preferences indicated, other</p> |

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| | information we have about you as an User, as well as information available from external sources. |
| Analytical/ Performance Cookies | <p>These Cookies allow us to gather statistical data for analysis to ensure proper functioning of our Platform (such as allowing us to identify errors or poor performance of the Platform), in terms of navigation and usability, as well as to evaluate the effectiveness of our marketing efforts. The information we collate includes but is not limited to:</p> <ul style="list-style-type: none"> (i) the Internet Service Provider's domain name and country of origin; (ii) the volume of traffic to our Platform or web page view and the number of unique visitors to our Platform; (iii) the usage pattern of our Platform including but not limited to the length of time spend by you on our Platform; (iv) the addresses of sites visited before and after coming to our Platform; (v) referral page information to track the success of our marketing efforts to bring people to our Platform, track user responsiveness to various advertising campaigns and user activities; (vi) "click stream" activity (meaning, the paths taken by visitors to our Platform as they navigate from page to page), how Users move around our website when they are using it and what is downloaded; (vii) transactional attributes in accordance with information you voluntarily submit in the course of using our Platform; and (viii) overall Platform performance. |

4. THIRD PARTY COOKIES

- 4.1. In addition to our own Cookies, we may also work with other companies to place Cookies on our Platform to gather information for us. We may rely on third party companies to operate web servers for the sites of the PolicyXchange Group, operate tracking services, and operate advertising networks and web traffic analysis services. Such companies may not use these Cookies for their own internal purposes or share

the information gathered with anyone other than us, in accordance with the terms of the contracts they have signed with us.

- 4.2. Third party advertising and analytics Cookies may be placed by or on behalf of independent advertisers who are advertising on our Platform. For example, by clicking on Third Party Content, advertisers may be provided with information on your visit to our Platform so that they can present you with advertisements that you may be interested in. When you click on 'Like' buttons or 'Share' buttons for social networking services, such social networking sites may subsequently use information about your visit to target advertising to you on other websites. Such cookies are anonymous and cannot identify individuals. We have no access to or control over these third party cookies, and these third parties have their own cookie and privacy policy.

5. HOW TO DISABLE COOKIES?

- 5.1. You can decide if and how your Device will accept, restrict or block a Cookie by configuring your preferences or options accordingly through your web browser settings. It may also be possible to configure some Devices to inform you when a Cookie is being placed so that you have the opportunity to decide whether to accept the Cookie. You may also wish to turn on "private browsing", a functionality offered by most major web browsers. While private browsing does not block Cookies, it will allow you to delete all Cookies specific to the browser and device each time you close the browser or turn on private browsing on that specific device. Some applications or web tools (for example Flash Cookies) may allow you to restrict or block Cookies in a different manner or through a different process.
- 5.2. Your Device, application or web tool may or may not include any or all of the above functionality to allow you to manage Cookies. For more information on whether the functionality is available and how the functionality works, visit the help menu of your Device, application or web tools. The functionality on your Device, application or web tools may be managed through a different interface other than the one provided by your web browser.
- 5.3. If you are not a registered User and are just browsing our Platform, you may still continue utilising the Platform without accepting our Cookies. However, restricting or blocking Cookies may affect the usability of the Platform. For example, you may not be allowed to watch videos or other content on the Platform.

- 5.4. If you use your browser settings to block or reject all Cookies, you may not be able to access all or parts of our Platform, and we may have no option but to stop offering the Site Content, Service, Product, Interactive Service, applications and tools to you as Cookies are essential for the administration and security of our Platform.

6. OPTING OUT

- 6.1. You may opt out of any Personal Data collection using other technologies as set out below:
- (a) To opt-out of analysis by Google Analytics on our website and other websites, please visit <http://tools.google.com/dlpage/gaoptout>.
 - (b) To opt-out of personalized ad delivery on the Google content network, please visit Google's Ads Preferences Manager or if you wish to opt-out permanently even when all cookies are deleted from your browser you can install their plugin [here](#).

7. UPDATES TO POLICY

- 7.1. We may from time to time vary or amend this Cookie Policy by posting the amended Cookie Policy on this Site. Any use of the Platform, Service or Product after the amendment of this Cookie Policy will be deemed to be an acceptance of the amended Cookie Policy by you. If you do not agree to the amended Cookie Policy, you have the right to close your account and/or cease using the Platform, Service or Product. Please check this page from time to time as the changes, variations and corrections to the Cookie Policy are binding on you.

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