

# Cookie Policy

## 1. Introduction to our use of 'Cookies' and similar technology

Like almost every other online service, our Services (including our website and app) use cookies and similar technologies to provide you with an enhanced user experience as well as allowing us to analyse and improve our Services. We would not be able to provide you with all of our Services, including certain personalised features, without the use of cookies and related technology and as such, your computer, mobile phone, tablet or other enabled mobile device (which we refer to collectively in this policy as a “device”) will need to be set up to enable such technologies.

By visiting and continuing to browse our website, downloading and using our app and using your Profile, including, where appropriate, with your browser settings adjusted to accept cookies, you are consenting to our (and where appropriate, our marketing, analytical and risk partners and affiliates) use of cookies, web beacons and related technologies to provide our Services.

## 2. What do we mean when we use the term 'cookie', 'web beacon' or 'similar technology'?

The following section provides you with general information on what the above terms mean, following on from which we will provide you with details of the cookies we use, who sets them and how they can be managed.

Cookies is a term used to describe is a small text file (typically made of letters and numbers) that is downloaded and stored on your browser or your device by websites that you visit. They are sometimes considered as forming part of the “memory” of your use of websites and related services as they allow service providers to remember you and respond appropriately.

**Cookies** are typically split into 2 main types, namely:

**Session cookies.** Session (or transient) cookies are stored in your device's memory only for the length of time of your browsing session. For example, sessions cookies allow you to move around our website and your Profile features without having to repeatedly log in with your password. They are not accessible after your browser session may have been inactive for a period of time and are deleted from your device when your browser is closed down.

**Persistent cookies.** Persistent (or permanent) cookies and stored in your device's memory and are not deleted when your browser is closed. Persistent cookies can

helpfully remember you and your preferences each time you access our Services.

Remitly uses both of these types of cookies.

Cookies can also be further categorised as follows:

- **Strictly necessary cookies.** These are cookies that are required for the necessary operation of our Services. They include, for example, cookies that enable you to log into secure areas of our website and/or app.

- **Performance cookies.** They 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.

- **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).

- **Targeting or 'tracking' 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 general information about cookies via the website: [<http://www.allaboutcookies.org>](<http://www.allaboutcookies.org>).

**Web beacons:** the term 'web beacon' is used to describe an object embedded in a webpage or email. This object is typically invisible to you, but it permits us to confirm whether you have viewed the webpage and/or email (as the case may be). There are other names for 'web beacons' which you may come across – these include web bug, tracking bug, clear gif and pixel tag.

**Other 'similar technology':** there are also other methods that store information in your browser or your devices. It is likely, for example, that you have Adobe Flash installed on some of your devices. Sites that contain "Flash" may also store small files on your computer that are used in a similar way to cookies (sometimes referred to as "Flash cookies" or more generally as a "Locally Shared Object" or "LSO"). Flash cookies may also act as a back up to the information stored by other cookies and when you delete those cookies, your Flash cookies won't necessarily also be deleted. This means that a website may still identify you if it backed up the deleted cookie information on a Flash cookie. We use Locally Shared Objects like HTML5 to store content information and preferences. Third parties with whom we partner to provide certain features on our site

or to display advertising based upon your Web browsing activity use LSOs such as HTML 5 or Flash to collect and store information. Various browsers may offer their own management tools for removing HTML5 LSOs. To manage Flash LSOs please [click here](https://www.macromedia.com/support/documentation/en/flashplayer/help/settingsmanager07.html).

We also gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We may combine this automatically collected log information with other information we collect about you. We do this to improve services we offer you.

### 3. Our “Cookies” list

**CATEGORY:** Strictly Necessary

**COOKIE NAME & ISSUER:** *narwhaldata and cisession* – set by us

**PURPOSE:** These cookies are used to enable us to authorise your use of our Services and to provide you with access to our Services.

**EXPIRY:** End of browser session

**CATEGORY:** Functionality

**COOKIE NAME & ISSUER:** *ok, okbk, okdetect, oklv, okac, okla, wcsid and q*– set by a third party

**PURPOSE:** These cookies are used by us to provide you with customer support and in doing so to enable us to provide you with: security measures, to determine and track when you are using our ‘live chat’ feature, to store information you have provided us in relation to your use of our customer support features and to balance our load infrastructure. We also use the ‘q’ cookie to mitigate spam and unauthorized use of our Services.

**EXPIRY:** End of browser session

**CATEGORY:** Functionality

**COOKIE NAME & ISSUER:** *okgid, okck, hblid, olfsk, BrowserTabStorageNamespace, okdetect, framestore.index, ss, k, ajsanonymouseid, fsuid and framestore.store.olfsk19036413043173872* – set by a third party

**PURPOSE:** These cookies are used by us to provide you with customer support and in doing so to enable us to identify and track your use of our ‘live chat’ service, to test whether your device permits cookies to be stored, to identify and recall your use of our service and to maintain your use of our service over time. We also use the “k” cookie to mitigate spam and unauthorized use of our Services.

**EXPIRY:** *okgid, okck, BrowserTabStorageNamespace, okdetect and framestore.index and framestore.store.olfsk19036413043173872\*, fsuid and ss: persistenthblid and olfsk: 2 yearsk: 3 monthsajsanonymousid: 1 year\** Note that the numerical digits of this cookie are dynamic and subject to change.

**CATEGORY:** Functionality

**COOKIE NAME & ISSUER:** *geoloc, newaccand send-money– set by us*

**PURPOSE:** These cookies allow us to identify whether you have registered a new profile with us, enabling data processing across our Services and where you access and use our Services.

**EXPIRY:** End of browser session.

**CATEGORY:** Functionality

**COOKIE NAME & ISSUER:** *sndcnty, referrer, httpreferrer, geox, refld, refcode, sd, gr and ic – set by us*

**PURPOSE:** These cookies enable us to check which country you are sending funds from and to, whether and how you and other users are using our referral programme, which website directed a user to our Services, management of our risk programmes and your geographic location.

**EXPIRY:** *sndcnty, referrer, gr and httpreferrer: 10 yearsgeox: 1 hourrefld: persistentref code, sd and ic: 1 day*

**CATEGORY:** Performance

**COOKIE NAME & ISSUER:** *ga, gat, utma, utmb, utmc, utmt, utmv and utmz – set by a third party*

**PURPOSE:** These cookies are used in conjunction with a service from Google, known as “Google Analytics”. Google Analytics uses these cookies to help us take and analyse visitor information such as browser usage, new visitors and numbers, how you came to our services and response to marketing activity and how you use our services. That information helps us to improve our services and your experience, and to make our marketing campaigns relevant. The information stored by these cookies can be seen only by the relevant teams at Remitly and Google. To find out more information about these cookies, please visit [www.google.com/analytics](http://www.google.com/analytics) and <https://developers.google.com/analytics/devguides/collection/analyticsjs/cookie-usage>

**EXPIRY:** *ga: 2 yearsutma: 2 yearsutmb: 30 minutes from when it is set or updated.utmc: end of browser settingutmz: 6 months from when it is set or updated.utmt and gat: 10 minutes from when it is set or updated.utmz: 6 months from when it is set or updated.utmvt: 2 years.*

**CATEGORY:** Targeting or tracking cookies

**COOKIE NAME & ISSUER:** *arv4, ssid, ajsgroupid, ajsuserid, muxData, distillery, ajsgroup properties and ajsusertraits – set by a third party*

**PURPOSE:** These cookies help us track how our users use our Services, how we can implement and target our marketing.

**EXPIRY:** *arv4, ssid, ajsgroupproperties and ajsusertraits: persistentajsgroupidand ajsuserid: 1 yearmuxData: 30 yearsdistillery: 1 year*

## 4. Managing cookies

You can manage your cookies (including the enabling or disabling of cookies) by using your browser. For example, you block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including cookies that are strictly necessary) you may not be able to access all or parts of our Services.

Each browser is different and as such we suggest that you check the 'Help' menu on your particular browser (or your mobile phone's handset manual) to learn how to change your cookie preference. You may also find more information on how to manage your cookies from third party websites (such as [<http://www.allaboutcookies.org/manage-cookies/>](<http://www.allaboutcookies.org/manage-cookies/>)) as well as third party apps (see for example, services like this 'cookie manager' app described via: [<https://chrome.google.com/webstore/detail/cookie-manager/kbnfbcpiagianjpcanopcgeoehkleeck?hl=en>](<https://chrome.google.com/webstore/detail/cookie-manager/kbnfbcpiagianjpcanopcgeoehkleeck?hl=en>)).

Here are some links to popular browser cookie information pages which you might find helpful to assist in your cookie management.

**Internet Explorer:** [<http://windows.microsoft.com/en-US/windows7/Block-enable-or-allow-cookies>](<http://windows.microsoft.com/en-US/windows7/Block-enable-or-allow-cookies>)

**Safari:** [<http://support.apple.com/kb/HT1677>](<http://support.apple.com/kb/HT1677>)

**Google Chrome:** [[https://support.google.com/chrome/answer/95647?hl=en&ref\\_topic=3434352](https://support.google.com/chrome/answer/95647?hl=en&ref_topic=3434352)]([https://support.google.com/chrome/answer/95647?hl=en&ref\\_topic=3434352](https://support.google.com/chrome/answer/95647?hl=en&ref_topic=3434352))

**Mozilla Firefox:** [<https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer>](<https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer>)

websites-store-on-your-computer)

**Opera:** [<http://www.opera.com/help/tutorials/security/privacy/>](<http://www.opera.com/help/tutorials/security/privacy/>)

## 5\ Online behavioural advertising

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we may not have any control. These cookies are likely to be analytical/performance cookies or targeting cookies. For example, you may notice that you see advertisements on our services of websites or services which may have been targeted to you. This is known as “online behavioural advertising” or “interest-based advertising” and it is a method used of displaying ads to you on the websites you visit with a view to making them more relevant to you and your interests. This is done by grouping together share interests based upon your previous web browsing activity and then serving advertising which matches such matters. Other ads can also be delivered based upon the website content you have just been viewing. This is known as ‘retargeting’. More information on this type of advertising can be found by visiting: [<http://www.youronlinechoices.com/>](<http://www.youronlinechoices.com/>).

Please note that we partner with a third party to manage our advertising on other sites. Our third party partner may use technologies such as cookies to gather information about your activities on this site and other sites in order to provide you advertising based upon your browsing activities and interests.

If you would like to opt-out of online behavioural advertising, there are certain sites which permit the opting out from advertising of third party advertising companies that provide services to website publishers.

These sites include: [<http://www.youronlinechoices.com/>](<http://www.youronlinechoices.com/>), [<http://www.networkadvertising.org/choices/>](<http://www.networkadvertising.org/choices/>) and [<http://preferences-mgr.truste.com/>](<http://preferences-mgr.truste.com/>).

Please note that opting out of online behavioural advertising using those services:

- does not mean that the advertising of Remitly’s products and services on our own websites or apps will stop being personalised to your interests
- may not stop all online behavioural advertising because it only applies to those third party advertising agencies that have signed up to those services

- does not mean that there will no more advertising on the Remitly website / app or other websites you access. However, the advertising that you do see is likely to be generic and less relevant to your interests.

Please also note that deleting browser cookies can remove your opt out preferences, so you may need to opt out again.

## **6\ Using social media via our Services**

If you use the buttons via our Services that allow you to share content with your friends and other contacts via social media networks like Facebook, these companies may set a cookie on your devices. We suggest that you review the privacy and related policies of such organisations. More information on some of the more commonly used platforms can be found by visiting:

Facebook: [<https://www.facebook.com/about/privacy/>](<https://www.facebook.com/about/privacy/>)

Twitter: [<http://twitter.com/privacy>](<http://twitter.com/privacy>)

LinkedIn: [<https://www.linkedin.com/legal/privacy-policy>](<https://www.linkedin.com/legal/privacy-policy>)

We hope the above has clearly explained how we use cookies and similar technologies as well as how you many manage such matters. While we have provided details of third party websites and services which we thought you may find useful, please note that we are not responsible for the content, functionality or services provided by such sites.