

## Cookie Policy



## What are cookies?

Cookies are text files containing small amounts of information which are downloaded to your device when you visit a website. Cookies are then sent back to the originating web domain on your subsequent visits to that domain. Most web pages contain elements from multiple web domains so when you visit the Website, your browser may receive cookies from several sources.

Cookies are useful because they allow a website to recognise a user's device. Cookies allow you to navigate between pages efficiently, remember preferences and generally improve the user experience. They can also be used to tailor advertising to your interests through tracking your browsing across websites.

Session cookies are deleted automatically when you close your browser and persistent cookies remain on your device after the browser is closed (for example to remember your user preferences when you return to the site).

## What types of cookies do we use?

We describe the categories of cookies BUX Financial Services B.V. (**BUX**) and its contractors use below.

### Strictly Necessary Cookies

These cookies are essential in order to enable you to move around the BUX website (the **Website**) and use its features. Without these cookies, services you have asked for (such as navigating between pages) cannot be provided.

### Performance Cookies

We make use of analytic cookies to analyse how our visitors use the Website and to monitor website performance. This allows us to provide a high quality experience by customising our offering and quickly identifying and fixing any issues that arise. For example, we might use performance cookies to keep track of which pages are most popular, which method of linking between pages is most effective, and to determine why some pages are receiving error messages. We might also use these cookies to highlight articles or site services that we think will be of interest to you based on your usage of the Website. The information collected by these cookies is not associated with your personal information by us or by our contractors.

The Website currently uses the following analytic cookies from Google Analytics.

Cookie Name	Source	Purpose	Further Information
-utma	Google Analytics	These cookies are used to collect information about how visitors use our site. We use the information to	Click here for Google's privacy policy in respect of Google Analytics <a href="http://www.google.com/analytics/learn/privacy.html">http://www.google.com/analytics/learn/privacy.html</a>

		compile reports and to help us improve our site. The cookies collect information in an anonymous form, including the number of visitors to the site, where visitors have come to the site from and the pages they visited.	You may opt out of tracking by Google Analytics by visiting <a href="https://tools.google.com/dlpage/gaoptout?hl=en-GB">https://tools.google.com/dlpage/gaoptout?hl=en-GB</a> .  Persistent cookies.
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### Website Functionality Cookies

We make use of cookies to provide you with certain functionality. For example, to remember choices you make (such as your user name, language or the region you are in), or to recognise the platform from which you access the site, and to provide enhanced and more personal features. These cookies are not used to track your browsing on other sites.

This Website uses the following functional cookies:

Cookie Name	Source	Purpose	Further Information
_icl_current_language	WPML WordPress MultiLingual Plugin	- This cookie name is associated with a Wordpress multilingual plug-in from WPML. It stores a language value for the website. Where the cookie is set in response to a user action or request, and as long as it has a short lifespan, it can be treated as strictly necessary.	

### Advertising Cookies

Advertising cookies (or targeting cookies) collect information about the browsing habits associated with your device and are used to make advertising more relevant to you and your interests. They are also used by services provided by third parties on this Website, such as 'Like' or 'Share' buttons in addition to providing the requested functionality. Third parties provide these services in return for recognising that you (or more accurately your device has) have visited a certain website. These third parties put down advertising cookies both when you visit our Website and when you use their services and navigate away from our Website. Their cookie practices are set out below:

- Facebook's cookie policy: <https://en-gb.facebook.com/policies/cookies/>
- Twitter's cookie policy: <https://help.twitter.com/en/rules-and-policies/twitter-cookies>
- Snapchat's cookie policy: <https://www.snap.com/en-GB/cookie-policy/>



- MailChimp's cookie policy: <https://mailchimp.com/legal/cookies/>
- Google Adwords' cookie policy: <https://policies.google.com/technologies/types>

#### Use of IP addresses and web logs

We may also use your IP address and browser type to help diagnose problems with our server, to administer our Website and to improve the service we offer to you. An IP address is a numeric code that identifies your computer on the internet. Your IP address might also be used to gather broad demographic information.

We may perform IP lookups to determine which domain you are coming from (e.g. google.com) to more accurately gauge our users' demographics.