

BIZZY COOKIE STATEMENT

By presenting this policy, Bizzy Fintech BV wants to inform the user of the website about its policy in relation to cookies. Bizzy Fintech BV recommends that users read this policy carefully as it contains essential information about the use of cookies.

1. Purpose of using cookies

Bizzy Fintech BV uses cookies to optimize the functioning of its website as much as possible to the needs and preferences of users. This will enable the Bizzy Fintech BV website to offer a better user experience when you visit the website and allow to optimize the website.

Bizzy Fintech BV also uses cookies to remember user actions, to identify the user and possibly to send online marketing and promotion of our services to the user on the basis of surfing behaviour.

2. Acceptance and refusal of cookies

When visiting the website it will be mentioned which cookies are used (in the form of a pop-up).

Users have the option of refusing cookies at any time. However, Bizzy Fintech BV would like to inform the user that as a result of refusal, certain parts of the website will no longer function properly. It is possible that the user will no longer have access to the services offered by Bizzy Fintech BV on the website.

The user has the option to accept or refuse the use of cookies per category. If the user does not change his cookie settings and opts for "accept all cookies", Bizzy Fintech BV will assume that the user accepts the different types of cookies and their use. By confirming the user's cookie settings, the use of the cookies will also be valid the next time the user visits the Bizzy Fintech BV website. If the user wishes to adjust his preferences of the current cookie settings, he can do so at any time by changing the "cookie preferences". Furthermore, the user can disable or delete all installed cookies

from his computer or mobile device via the settings of his browser (usually under "Help" or "Internet options"). Each type of browser has its own settings for managing cookies. You can find the information on the website of the browser you are using. More general information about managing cookies can be found at <http://www.allaboutcookies.org/manage-cookies>. On the website <http://www.youronlinechoices.com> you can also choose from which companies you no longer wish to receive cookies.

Please note that changing the settings may cause the websites and other websites to stop functioning properly. The same applies to mobile apps.

3. Technical information about cookies

3.1 What is a cookie

A cookie is an information file that is placed in the web browser of the computer or mobile device - such as a smartphone, tablet and the like - by the server of the website that the user is currently consulting. The cookie contains a code that can only be read by the server that placed it in the user's web browser. In other words, the website visited cannot access other information files located on the user's computer or mobile device.

3.2 How is a cookie file structured?

A cookie file consists of the following components:

- The name of the server that placed the cookie file;
- An expiration date;
- A unique numerical code.

3.3 What is the purpose of a cookie?

Cookies are used to ensure that the user experiences a visit to the website as optimally as possible. This includes making it faster and easier for the visitor to navigate between the various parts of the website or adapting the content of the website to the personal preferences of the visitor, for example, language preference.

3.4 Where can I find these cookies?

The cookies are stored in a separate folder for the web browser and on the hard drive of the visitor's computer or mobile device.

3.5 What types of cookies do we use?

- **Strictly necessary cookies:** These cookies allow you to move around our website and apps and use its features. These cookies do not require consent and therefore cannot be disabled.
 - **uid;** a unique device identifier is used by Bizzy Fintech BV to link a device (smartphone, computer, tablet,...) to the user.
 - **jwt;** a login token, this is placed when you log in as a user. The retention period for these cookies is 365 days.

- **Functional cookies:** This type of cookies makes the functioning of our website and apps easier and ensures a personalized browsing experience by, for example, remembering login names, passwords and preferences - such as the language setting. As a user, you can request which functional cookies are used by Bizzy Fintech BV by going to the cookie settings on the website.

- **Audience measurement cookies (analytical cookies):** These cookies collect data on the use of our website and apps such as the number of visitors, which web pages are popular and the time users spend on a particular web page. Based on the behavior of our users, we can improve our website and apps and optimize and personalize the user experience. These cookies are only tracked if they are accepted by the user. We also use third-party cookies for this purpose, such as:
 - **Google Analytics:** collects anonymous data about the use of our website and compiles visitor statistics. More information on how Google uses your data can be found at:
<https://www.google.com/intl/nl/policies/privacy/partners/>.

- **Plausible:** collects anonymous data about the use of our website and compiles visitor statistics. More information on how Plausible uses your data can be found at: <https://plausible.io/data-policy>.
- **Mixpanel:** collects data about the use of our website to further improve the user experience. More information on how Mixpanel uses your data can be found at: <https://mixpanel.com/legal/privacy-hub/>.
- **Clarity:** collects data about the use of our website to further improve the user experience. More information on how Clarity uses your data can be found at: <https://learn.microsoft.com/en-us/clarity/clarity-data>.

If you, as a user, would like to know more details about the type of statistical or analytical cookies Bizzy Fintech BV processes, please visit our cookie settings on our website.

- **Advertising cookies:** Based on your browsing habits, demographics, and user data, we can make our ads more efficient and tailored to your interests and show you only personalized advertising messages. With the cookies and tools of the advertising network of Google, for example (Google AdWords, see [privacy policy of Google](#)), we can also show you ads on the websites and social media that are part of those networks for Bizzy Fintech BV services in which you might be interested.

If you as a user do not allow or do not confirm these cookies, you will experience less targeted advertisements.

3.6 What is 'embedded content'?

If as the user of the Bizzy Fintech BV website you access another website of a third party via a hyperlink, Bizzy Fintech BV advises the user to consult the conditions of use of the website manager concerned and to acquaint himself with the applicable privacy and cookie policy of this third party. The website to which the user is referred may also use

cookies. Bizzy Fintech BV is not responsible for any processing of your personal data that goes beyond the instructions given by Bizzy Fintech BV.

4. Questions about our cookie policy?

If you have any questions about the use of cookies or any comments about the policy conducted by Bizzy Fintech BV, you can always contact Bizzy Fintech BV via the following e-mail address privacy@bizzy.org.

The Dutch text of the cookie policy has priority over other translations into other languages.

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