

## **Cookies Declaration**

*Latest updated on May 05, 2025*

A cookie is a small file to be placed on your computer or any other device (hereinafter device) you use to access our website or web app. Cookies help analyse web traffic or let you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences. A cookie does not give access to the device.

### **1. Purpose of using cookies**

- 1.1. Multitude Bank p.l.c., Malta Registry of Companies code C 56251 with address ST Business Centre 120, The Strand, Gzira, GZR 1027, Malta; e-mail [info@multitudebank.com](mailto:info@multitudebank.com) (hereinafter Multitude Bank, we, us or our) uses cookies to understand the needs of persons visiting our website (hereinafter visitor or you) and thereby provide a better service and, for the following reasons:
  - 1.1.1. internal record and statistics keeping;
  - 1.1.2. improvement of products and services;
  - 1.1.3. security of the website and web app to guarantee a safe consultation and secure interaction with our systems;
  - 1.1.4. to ensure the best user experience;
  - 1.1.5. display advertisement relevant for you.

### **2. Data Controller**

- 2.1. Multitude Bank is responsible for the processing of personal data collected through the use of cookies on our website, determining the purposes and means of the processing of personal data. For those reasons we are the data controller under the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation).

### **3. Categories of Cookies**

- 3.1. The website and the web app use the following cookies:
  - 3.1.1. Essential Cookies. These cookies are required so that we can provide online services to you. Essential cookies are a site's basic form of memory, used to store the settings selected by a visitor. They are essential to a website's and web app's functionality and cannot be disabled by visitor;
  - 3.1.2. Analytical Cookies. Analytical cookies track visitor activity in their browsers, so Multitude Bank can better understand how our website and web app is being accessed and used.
    - 3.1.2.1. Google Analytics. To optimise its internet offer, Multitude Bank uses web analysis services Google Analytics and Google Tag Manager of Google. These cookies are used to collect information about how visitors use the website and web app. Multitude Bank uses the information to compile reports and to improve the website and we app. The cookies collect information in a way that does not directly identify anyone, including the number of visitors to the website and web app, where visitors have come to the website from and

the pages they visited. You can find more detailed information about this here <https://support.google.com/analytics/answer/6004245>.

To opt out of being tracked by Google Analytics across all websites, visit <http://tools.google.com/dlpage/gaoptout>.

- 3.1.2.2. Google Floodlight. Floodlight is an optional feature that allows Multitude Bank to track and report on the onsite actions of visitors to Multitude Bank's website or web app. You can find more information about this here <https://support.google.com/campaignmanager/answer/2823388?hl=en>.

- 3.1.3. Marketing Cookies. Marketing cookies are used to customize visitors' ad experience on a website and web app based on their browsing history. Using the data collected from these cookies, Multitude Bank can prevent the same ad from appearing again and again, remember visitor ad preferences, and tailor which ads appear in browsers based on a visitor's online activities.

- 3.1.3.1. Google Ads. Google Ads uses the cookies and keywords to allow Multitude Bank to advertise and promote the products and services by reaching interested visitors. You can find more information about this here <https://support.google.com/google-ads/answer/6319?hl=en>.

- 3.1.3.2. Bing Ads. Bing Ads uses the cookies and keywords to allow Multitude Bank to advertise and promote the products and services by reaching interested visitors. You can find more information about this here <https://about.ads.microsoft.com/en-us>.

- 3.1.3.3. Facebook Plugins are integrated in Multitude Bank website and web app. You can recognize the Facebook plugins from the Facebook logo or the "Like button". You can find an overview of the Facebook plugins here: <http://developers.facebook.com/docs/plugins/>. If you visit the website or the web app and click on the Facebook plugin, a direct connection will be established between your browser and the Facebook server. Facebook thereby receives the information that you have visited the website or the web app with your IP address. If you click on the Facebook "Like button" while you are logged into your Facebook account, you can link the contents of the website pages to your Facebook profile. Thereby, Facebook can associate the visit to the website or the web app with your user account. Multitude Bank does not receive any information on the contents of the data transmitted and their use by Facebook. You can find further information about this in Facebook's Privacy Policy at <http://facebook.com/policy.php>.

- 3.1.3.4. Functions of the Instagram service are integrated in the Multitude Bank website and web app. If you are logged into your Instagram account, you can link the contents of the website pages with your Instagram profile by clicking on the Instagram button. Thereby, Instagram can associate the visit to the website with your user account. Multitude Bank does not receive any information on the contents of the data transmitted and their use by Instagram. You can find further information about this in Instagram's Privacy Policy: <http://instagram.com/about/legal/privacy/>.

- 3.1.4. Lookalike Audiences. We use cookies to identify potential audiences with similar interests, helping us reach a wider audience. These cookies are used to share information with advertising platforms to create lookalike audiences for marketing purposes.

- 3.1.4.1. Meta (Facebook). Information shared with Meta (Facebook) helps in creating Lookalike Audiences to reach new audiences with similar interests as our current customers. You can find more information in Bing's privacy policy:

<https://www.facebook.com/privacy/policy/>.

- 3.1.4.2. Google. Data shared with Google is used to create Lookalike Audiences, allowing us to find similar audiences who are likely to be interested in our products or services. For more information, visit the Google Help Center: <https://support.google.com/google-ads/answer/13541369?hl=en>.
- 3.1.4.3. Bing. Sharing information with Bing enables us to identify new potential Lookalike Audiences, enhancing the relevance of our advertisements. You can find more information in Bing's privacy policy: <https://privacy.microsoft.com/en-us/privacystatement>.
- 3.1.5. Personalized ads. We use cookies and similar technologies to deliver, maintain, and enhance our personalized ads and associated analytics.
  - 3.1.5.1. Google Ads API. Your personal data, including information from your device (such as cookies, unique identifiers, and other device data) will be processed, stored, accessed, and shared with Google. This data will be used by the site you are visiting and may also be utilized by Google for its own purposes. For more detailed information, please visit: <https://business.safety.google/privacy/>.

#### **4. Reference to other websites**

- 4.1. The website and the web app may contain references to other websites which use their own cookies which are subject to their privacy and cookie policies. Multitude Bank recommends that you familiarize yourself with each of these policies, because Multitude Bank does not assume any responsibility for the practices of these sites. We do not have control over the placement of cookies by other websites, even if you are directed to them from our website.

#### **5. Expiration time of cookies**

- 5.1. All session cookies used by Multitude Bank only collect details from single browsing sessions, thus are temporary and expire once the user leaves the site or disable the web browser.
- 5.2. All persistent cookies used by Multitude Bank are stored as text files on the visitor's device and have expiration time of one year or until deleted manually by the visitor.

#### **6. Cookie control**

- 6.1. You can choose to accept or decline most of the cookies used on our website and web app. Your explicit consent will be requested in relation to your first use of the website and the applications. Multitude Bank will record your consents and settings, to our cookie policy and will ask for consent again annually in every 12 months, to ensure visitors stay up to date with changes to our cookie and privacy policies. Furthermore, you have a right to access, modify or delete personal data disclosed by use of cookies. The necessary cookies and the security cookies cannot be declined as they are essential to run the website and web app and constitute a security safeguard to guarantee your interaction and protection regarding your experience with our services. You can always change your cookie preferences on our website via the Cookie Settings Page.
- 6.2. Many of the cookies used can be enabled or disabled through also through your browser. To disable cookies through your browser, follow the instructions usually located within the "Help," "Tools" or "Edit" menus in your browser. Please note that disabling a cookie or category of cookies does not delete the cookie from your browser unless manually completed through your

browser function. The websites <http://www.aboutads.info/choices> or <http://www.youronlinechoices.eu/> or <http://www.allaboutcookies.org> contain comprehensive information on how to make special settings on a wide variety of browsers.

**7. Privacy Policy**

- 7.1. This cookie declaration is part of our Privacy Policy. For further information on how we use, store and keep your personal data secure, see the Privacy Policy on our website.

**8. Amending the Cookie Declaration**

- 8.1. Should our cookie using practices change or there shall be a need to amend these principles under the applicable law, case law or guidelines issued by competent authorities, we are entitled to unilaterally amend the Cookie Declaration at any time. Our most recent principles will always be published on our website, and we urge you to check this at least once a month.