

# CREDITREGISTRY COOKIES POLICY

At CreditRegistry we use cookies to keep our sites reliable, secure, and personalised. When you accept cookies, this helps make the site better by remembering your preferences, customising content or ads, and enhancing your experience of our premium news, insight and analysis.

- This Cookie Policy applies to all websites and web applications which link to this policy and are published by CreditRegistry (“Sites”).
- This policy should be read alongside our CreditRegistry Privacy Policy, which explains how we use personal information.
- If you have any queries about the way we use your personal information or cookies, please contact our Data Protection Officer at [atdpo@creditregistry.ng](mailto:atdpo@creditregistry.ng).

## WHAT ARE COOKIES?

Cookies are small pieces of text sent to your browser by a website you visit. They help that website remember information about your visit, which can both make it easier to visit the site again and make the site more useful to you. Web beacons, pixels or other similar files can also do the same thing. We use the term “cookies” in this policy to refer to all files that collect information in this way.

Cookies serve many functions. For example, they can help us to remember your username and preferences, analyse how well our Sites are performing, or allow us to recommend content we believe will be most relevant to you.

The majority of websites use cookies to collect and retain personal information about their visitors. Most cookies collect general information, such as how visitors arrive at and use our Sites, the device they are using, their internet protocol address (IP address), what pages they are viewing and their approximate location (for example, we would be able to recognise that you are visiting our Sites from Lome Togo or from the United States).

## PURPOSE OF COOKIES

### How we use cookies

Cookies do not contain any information that personally identifies you, but personal information that we store about you may be linked, by us, to the information stored in and obtained from cookies. The cookies used on the website include those which are strictly necessary cookies for access and navigation, cookies that track usage (performance cookies), remember your choices (functionality cookies), and cookies that provide you with targeted content or advertising.

We may use the information we obtain from your use of our cookies for the following purposes:

- to recognize your computer when you visit the website
- to track you as you navigate the website, and to enable the use of any e-commerce facilities
- to improve the website's usability
- to analyze the use of the website
- in the administration of the website
- to personalize the website for you, including targeting advertisements which may be of particular interest to you.

### **Third party cookies**

When you use the website, you may also be sent third party cookies. Our advertisers and service providers may send you cookies. They may use the information they obtain from your use of their cookies:

- to track your browser across multiple websites
- to build a profile of your web surfing
- to target advertisements which may be of particular interest to you.

Advertisers sometimes use their own cookies to measure performance and to identify fraudulent or non-human traffic. To the extent that you have given them your consent to do so, advertisers may also provide you with targeted advertising based on their data.

### **Use of pixels in emails**

Our emails often contain a single, campaign-unique “web beacon pixel” to tell us whether, and how many times, our emails are opened and verify any clicks through to links or advertisements within the email. We use this information for purposes including:

- Determining which of our emails are more interesting to users;
- Determining users’ activity and engagement with our products and services;
- Informing our advertisers (in aggregate) how many users have clicked on their advertisements.
- The pixel will be deleted when you delete the email. If you do not wish the pixel to be downloaded to your device, you should select to receive emails from us in plain text rather than HTML via your email provider settings.

### **How to manage cookies**

For more information about cookies and how to manage them, please visit: [www.allaboutcookies.org](http://www.allaboutcookies.org). Please remember that if you choose to disable cookies, certain sections of our Sites may not work properly.

## **MORE INFORMATION**

If you have any queries regarding this Cookie Policy, please contact our Data Protection Officer at [dpo@creditregistry.ng](mailto:dpo@creditregistry.ng).

## **CHANGES TO THIS COOKIE POLICY**

This policy is effective from 20<sup>th</sup> December 2022

Any changes we may make to this cookie policy will be posted on this page. If changes are significant, we may choose to notify you by email or to clearly indicate on our home page that the policy has been updated.