

MINTEREST COOKIE POLICY

Last Updated on 30 August 2021

1. COOKIES POLICY OVERVIEW

- 1.1. These cookie policy (“**Cookies Policy**”) explains how cookies and similar technologies (together “**cookies**”) are used by any member of the Minterest Group (including Minterest Holdings Pte. Ltd., Minterest Pte. Ltd. And Minterest Pay Pte. Ltd.) (“**Minterest**”, “**we**” or “**our**”).
- 1.2. By visiting our website(s) (including <https://minterest.sg> and <https://minterestmoney.com>) (the “**Website**” or “**Websites**”), using our platform (the “**Platform**”) or using our mobile application(s) (the “**App**” or “**Apps**”), you agree to be bound by the terms of the Cookie Policy, as may be revised or updated by us from time to time, and consent to us collecting, using and disclosing cookies in accordance with the terms below.

2. WHAT ARE COOKIES?

- 2.1. Cookies are small data files which are placed on your device when you visit certain parts of our websites, click on our online advertisements or receive emails from us.
- 2.2. We can store cookies on your device if they are strictly necessary for the operation of our sites by you. For all other types of cookies, we need your consent.
- 2.3. There are three broad ways to classify cookies: what purpose they serve, how long they endure and their origin. With respect to their endurance, cookies are either classed as Persistent cookies or Session cookies. Persistent cookies are retained on your device until you either erase them or your browser erases them when the cookie reaches its expiration date. Session cookies are temporary and expire once you close your browser or once your session ends.
- 2.4. With respect to a cookie's origin, cookies that are set by us are called first-party cookies and cookies set from a domain different from ours are called third-party cookies.
- 2.5. Where cookies are set by third parties e.g. Facebook, LinkedIn etc., we have no control over those cookies but do not share personal data with these third parties.
- 2.6. The specific cookies placed by third parties can be subject to change by those third parties. We will keep this cookie policy up-to-date but please note that the specific cookies listed in this policy at a given time may not reflect the current list of cookies in use.

3. WHAT COOKIES DO WE USE?

- 3.1. We use the following types of cookies:
 - (a) Strictly Necessary cookies,
 - (b) Functionality cookies,
 - (c) Analytical or Performance cookies, and

- (d) Targeting or Advertising cookies.
- 3.2. Strictly Necessary cookies are required for the operation of our websites by:
- (a) allowing our web server to determine whether the cookie setting on your web browser has been enabled or disabled. This allows us to know whether data can be collected from your web browser;
 - (b) temporarily allowing you to carry information between pages of our websites to avoid having to re-enter that information; and
 - (c) temporarily identifying your device after you have logged in to a secure page on one of our websites so that our web server can maintain a dialogue with your web browser in order for you to carry out certain activities.
- 3.3. Functionality cookies are used to recognise you when you return to our websites. This enables us to:
- (a) remember the choices you make (such as your username, language and region) so you do not have to re-enter that information when you return to our websites; and
 - (b) personalise our websites' content for you.
- 3.4. Analytical/Performance cookies are used to help us improve our websites by tracking your visits to our websites and recognising your web browser when you are a repeat visitor so that we can gather statistics on new and repeat visitors to evaluate site effectiveness.
- 3.5. Targeting/Advertising cookies record your visit to our websites, your response to our online advertisements, track the pages you have visited and the website links you have followed. We use this information to:
- (a) make our websites more relevant to your interests based on your past visits to our websites;
 - (b) tailor our advertisements or offers to you (including those on our or third-party websites) to those which are most likely to be of interest to you; and
 - (c) evaluate the effectiveness of our online marketing and advertising campaigns.
- 3.6. We may also use the above-mentioned cookies to assist us in fraud prevention.

4. HOW DO YOU STOP THE USE OF COOKIES?

- 4.1. You have the choice to set up your web browser to block or disable cookies. You may also remove cookies stored from your computer or mobile device. However, do note that when you enable blocking of cookies, it may cause certain features and functions in your use of our Websites, Platform and Apps to be limited or stop working altogether.
- 4.2. You acknowledge and agree that we will not be liable for any loss or damage caused by third party cookies blockers or disablers installed or used by you.
- 4.3. Our features and functions on our Websites, Platform and Apps may be interlinked and dependent functionally on one another. To ensure that our services remain presentable and whole, we



reserve the right to suspend your use of the abovementioned services if our services are unable to function as intended due to you blocking or disabling cookies.