

## COOKIES POLICY

**AVAFIN HOLDING, LTD**, with TAX No. CY 103353450, Reg. Number: HE335345; and with registered address at 40 Kimonos Street, 3095, Limassol, Cyprus (“**Avafin**” or “**us**”), uses first-party and third-party cookies and/or similar technologies which collect and store information as you browse. In general, these technologies may be used for very different purposes, such as, for example, to enable the functions and services of the website, to smooth user browsing experience, to track website visitors and analytics, to recognize you as a user, to obtain information about your browsing habits, or personalize the way the contents are displayed to you.

In accordance with 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 (“**GDPR**”), and with other applicable legislations, the present Cookies Policy is intended to inform of the website user about the cookies used at <https://avafin.com> in a clear and comprehensive manner.

Please, bear in mind that you will have to give your consent in order us to use certain cookies when you access the website. However, please note that the following cookies are exempted from the requirement of informed consent: cookies used for the sole purpose of carrying out the transmission of a communication over an electronic communications network; cookies strictly necessary in order for to provide a service explicitly requested by the user; “user access” cookies; load balancing session cookies; cookies for user interface personalization; user security cookies; or user identification or authentication (session cookies only).

### 1. What are cookies?

Computer cookies are small files used by web servers to save browsing information, allowing websites to remember your device, browser preferences, and associated online activity. This data is labeled with a randomly generated ID to identify unique visitors. Cookies can gather information about the use of a website or enable the website to recognise the user as an existing customer when they return to the website at a later date. The information collected by cookies is generic, and under no circumstances allow us to obtain or infer data such as you name, surname, ID number, email address, postal address or other similar private information.

Keep into account that if the cookies are disabled, certain functionalities of the website may not work properly, so your user experience might not be fully satisfactory. Additionally, at any time, you can withdraw your consent to our use of cookies on our website and change your browser settings in order to prevent the installation of these files, as we will explain later.

### 2. What are the different types of cookies?

Cookies can be classified according to several criteria:

- **Cookie categories as per managing entity:** First-party and third-party cookies

*First-party cookies* are installed directly by the website (the URL shown in the browser's address bar). These cookies enable us to collect analytics data, remember language settings, and perform other useful functions that provide good user experience.

*Third-party cookies* are installed by third parties with the aim of collecting certain information from web users to carry out research into, for example, behavior, demographics or spending habits. They are commonly used by advertisers who want to ensure that products and services are marketed towards the right target audience.

When cookies are served from a device or domain managed by our web editor, but the information collected by such cookies is subsequently managed and processed exclusively by a third party, may not be considered as own cookies if said third party uses them for their own purposes (for example, for improving the services provided by such third party or to provide advertising service in favor of other entities).

- **Cookie categories as per their purpose.** Technical, preferences, analytics and behavioral advertising cookies

*Technical cookies* allow the user to browse a website, platform or application, and using the different options on services included on these, including those cookies used by the editor to allow operation and management of the website and enable its functions and services, such as controlling data traffic and communication, identifying the session, controlling any fraud linked to service security, completing forms, using safety elements during browsing, storing contents for video or audio broadcasting, enabling dynamic contents (for example, loading animation for a text or image) share contents in social media, etc.

*Preferences or personalisation cookies* allow to remember information, so that users may access the service under certain conditions that distinguish their experience from that of other users, such as the language, the number of search results to be displayed, the aspect or contents of the service depending on the browser through which or the region from which it is accessed, etc.

*Analytics or measurement cookies* allow the cookies manager to perform follow-up and analyses of user behaviour at the websites to which such cookies are linked; this includes a quantitative measurement of the impact of an advertisement. Any information collected by means of this type of cookies is used to measure activity on any website, application or platform, for the purposes of introducing improvements in function of the analysis of the data regarding the service use made by users.

*Behavioural advertising cookies* which store information on user behaviour obtained through continuous observation of their browsing habits, which allows to develop a specific profile and display advertisement appropriate to this profile.

- **Types of cookies in function of how long they are active.** Session and persistent cookies

*Session cookies* are those designed to collect and store data while users access a website. They are regularly used to store information that is only relevant with regard ditto the provision of the service requested by users in a single situation (for example, a list of purchased products) and which disappear once the session is closed.

*Persistent cookies* stay stored and may be accessed and processed for a period of time defined by the cookie manager, which may range from a few minutes to several years.

### 3. What do we use cookies for?

- To operate and manage our website, enabling its features and functions.
- To facilitate your browsing experience.
- To prevent fraud and enhance security during your interaction with the website.
- To manage data traffic and communication on the platform.
- To identify and maintain the user session.
- To remember your preferences, providing a personalized experience and distinguishing it from other users.

- To collect relevant data, generate statistics, and analyse your browsing behaviour (including IP address, device type, operating system, referring URLs, country, date and time of visits, and pages viewed) to improve the services and products offered to you, as well as your overall browsing experience.
- To deliver customized advertisements tailored to your interests and preferences, based on profiling from your browsing activity.
- To measure user engagement and the effectiveness of our advertising campaigns. Furthermore, we inform you that our partners may also use the data obtained from your navigation to improve their own services, and to offer services to other companies (e.g. interest-based advertising).

If you wish to delete cookies later, you must do so from your own browser, or through the means indicated by the third party. You can also obtain more information on transfers to third countries, if any, made by the owners of third-party cookies identified here, through their corresponding cookies and privacy policies that are accessible on their websites.

Cookie Name	First party / Third party	Domain	Description	Expiration time	Category
cookielawinfo-checkbox-necessary	First party	avafin.com	This cookie is used to remember the user's consent for the cookies in the category "Necessary" on the website.	1 year	Technical
cookielawinfo-checkbox-analytics	First party	avafin.com	This cookie is set by the GDPR Cookie Consent plugin to record the user consent for the cookies in the category "Analytics".	1 year	Technical
PHPSESSID	First party	avafin.com	Cookie generated by applications based on the PHP language. This is a general purpose identifier used to maintain user session	Session	Technical

			variables. It is normally a random generated number, how it is used can be specific to the site, but a good example is maintaining a logged-in status for a user between pages.		
_GRECAPTCHA	Third party	google.com	Google reCAPTCHA sets a necessary cookie (_GRECAPTCHA) when executed for the purpose of providing its risk analysis.	6 months	Technical
cookieawinfo-checkbox-advertisement	First party	avafin.com	This cookie records the user's consent for advertisement cookies on the website.	1 year	Preferences

#### 4. How to enable and disable cookies

You can choose different privacy settings based on your personal privacy concerns, and you can accept or reject the use of cookies through the cookie consent management platform we always put at your disposal. Also, you can manage cookies through your browser settings, and the information can be found in the links indicated below:

- [Explorer](#)
- [Firefox](#)
- [Chrome](#)
- [Safari](#)
- [Android](#)
- [Opera](#)

Please note that disabling cookies may also prevent the proper functioning of certain website services, affecting your internet browsing experience partially or totally.

If you would like to learn more about the use of data collected from third-party cookies, you can identify which cookies are placed through your browser's privacy settings or site information (see your browser's help section), and then visit the applicable third-party site to locate the privacy and cookies policy. If you wish to opt out of receiving interest-based advertising, click [here](#).

For questions or concerns about how we use cookies on <https://avafin.com/>, please contact us at the following email address: [info@avafin.com](mailto:info@avafin.com)

## **5. Changes in the Cookies Policy**

We may update this Cookies Policy from time to time to reflect the inclusion of new cookies required for additional content or features, or to comply with evolving legal or regulatory requirements. We encourage users to review this policy periodically, especially before browsing the website or revisiting it, to stay informed about any changes.

**This Cookies Policy was last updated: December 18<sup>th</sup>, 2024.**