

Cookies Policy

What is a cookie?

A cookie is a small text file that is placed on your computer or other device when you visit certain online pages that record your preferences and actions. Cookies enable our systems to recognise your browser or device and help the efficient operation of our Services.

What types of cookies do we use?

We use both “session” cookies and “persistent” cookies. We use a session cookie to identify you during a particular visit to Penny. Session cookies expire after a short time, or when you close your web browser after your visit. We use a persistent cookie to identify you over a longer period of time. Persistent cookies remain on your device for the set period of time specified in the cookie.

We do not use flash cookies, web storage, web beacons or other technologies that track your browsing history across multiple apps or websites.

For what purposes do we use cookies?

Category of Use	Description
Preferences	We use cookies to remember your settings and preferences, like the language you prefer. They can help you fill out forms on Penny more easily.
Authentication	We use cookies to remind us who you are and to find your account information in our database when you access our Services so you do not need to log in at every visit, which helps us to provide you with service tailored to your specific needs and interests.

Security	We use cookies to enable and support our security features and as one way to help us detect malicious activity when someone might be trying to hack your account.
Advertising	We may use cookies to help us show you relevant advertising both on and off the Penny site. For example, cookies allow us to deliver ads to people who have visited others' websites and to recommend our products and services based on that activity. Our partners may also use cookies to determine whether we have shown an ad and how it performed, or provide us with information about how you interact with ads.
Performance and Analytics	We use cookies to make our Services better. Using cookies, we and our partners generate analytics regarding your use of our Services, to monitor traffic, improve the Services, and make our Services easier to use, and more relevant, for you.

What third-party cookies do we use?

We may partner with third party advertising companies to better provide advertisements about our goods and services that may be of interest to you. These third-party advertisers may use cookies to collect information about you when you use the Services. They may collect information about your online activities over time and across different websites, apps, or other online services. They may use this information to provide you with interest-based advertising or other targeted content.

Third-party ad serving companies and other unaffiliated advertisers also display advertisements on our Services. As part of their service, they may place a separate cookie on your computer to collect information such as your IP address, browser type, the server your computer is logged onto, the area code and zip code associated with your server, and whether you responded to a particular advertisement. For a listing of the third party companies we may allow to place cookies to serve ads on the Services. We do not control these third parties' cookies, how they may be used, or the information they may collect, and we are not responsible for the privacy policies or the content of those third parties. Please visit the sites of those businesses at the links above to review their privacy and cookie policies. We may add or change the list of third party ad

servers from time to time and we encourage you regularly to check this section for changes.

How to refuse the use of cookies

Many of the third-party advertisers that place cookies on our Services are members of programs that offer you additional choices regarding the collection and use of your information.

Please note that opting-out of advertising networks services does not mean that you will not receive advertising while using our Services or on other applications, nor will it prevent the receipt of interest-based advertising from third parties that do not participate in these programs. It will, however, exclude you from interest-based advertising conducted through participating networks, as provided by their policies and choice mechanisms.

Disabling Cookies

You can also allow, block or remove cookies installed on your equipment by configuring the browser options installed on your computer. However, we remind you that should you decide to change the cookie configuration, the service provided via the various websites may be partially or fully affected.

To find out more about cookies, including how to manage and delete them, visit www.allaboutcookies.org.

Changes to this Policy

We may change this Policy from time to time. It is therefore advised to check this document on a regular basis.