



COOKIES POLICY

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1. *Cookies Definition*

- 1.1. Cookies are small text files placed on the computer that are created by the websites a user visits which use cookies, or by certain opened emails. Cookies are used to improve user experience, enable functionality of the website and provide the business with marketing information about the site's visitors.
- 1.2. The Cookie text files comprise both numbers and letters. They are saved into special areas in the memory of the visitor's computer or mobile device. Cookies stored there are called session cookies and there are also the cookies placed into the hard drive which are called persistent cookies.
- 1.3. The Streams Financial Services Limited's ("the Company") cookie disclosure provides the user with information on which cookies are set when they visit the Company's websites and how to reject or delete those cookies.
- 1.4. The Company's websites use cookies to provide the functionality the visitor needs to browse the Company's sites correctly. The Company's websites issue cookies upon visiting the Company's websites, unless the user has changed cookie settings in their browser to refuse cookies. Please note that with cookies switched off, many areas of the website and services will not be made available to the visitors; such as the eFINNO Dashboard and Web Trader, where they will not be able to login with cookies disabled. Additionally, by disabling cookies, the functionality of social bookmarking will not be functional.
- 1.5. The Company does not use cookies to collect personally identifiable information about the visitor – the cookies that the Company uses only collect anonymous information to optimise their services and do not collect personal information.
- 1.6. Please note that not all cookies on the Company's sites are set by the Company. Please see the section below on third party cookies.

2. *Cookie Types*

- 2.1. **Session cookies** save website 'session' credentials for visitors both logged in and not logged in. Once the browser is closed, the cookie is deactivated – and the session closed.
- 2.2. **Analytical cookies** collect visitor information, such as the number of visits, how the website was found, from where the visit came from, if via a marketing campaign etc. This information is extremely important to the business and helps the Company improve their website and further enhance visitor experience.
- 2.3. **Functional cookies** are specifically about visitor experience on the website. For example they 'remember' the open/closed status of pop up messages, what time zone or view state was set for the Economic Calendar, enabling access to information stored when registered with the Company and so on. Without these functional cookies, no settings information can be saved.

- 2.4. **Third Party cookies** are set by other websites who place cookies on the user's computer. The "3rd party" cookies are placed when a user is logged into their service, and Streams Financial Services Limited does not control the dissemination of these cookies. These cookies are session, analytical and functional, and determine if the user is logged into a social network already, and control bookmarking or sharing the Company's content, or determine when viewing Company videos if the user has have Flash player installed; The Company uses Adobe Flash Player to display this content. Flash cookies (Local Shared Objects) are used to verify if the user's browser supports Flash. If you wish to disable Flash cookies, please visit www.adobe.com/products/flashplayer/security. Other third parties should be contacted directly to view their cookie privacy information.
- 2.5. **Google Analytics:** The Company's website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses analytical cookies placed on the visitor's computer, to help the website analyze the visitor's use of the website. The information generated by the cookie about the visitor's use of the website (including the visitor's IP address) may be transmitted to and stored by Google on their servers. Google may use this information to evaluate the visitor's use of the website, to comply reports on website activity and to provide other services related to website activity and internet usage. Google may also transfer this information to third parties, where required to do so by law, or where such third parties process the information on behalf of Google. Google will not associate the visitor's IP address with any other data held. By using the Company's website, the visitor gives his/her consent to Google to process data about him/her in the manner and for the purposes set out above.

3. *Manage Cookies*

- 3.1. The Client can delete cookies any time he /she wants by using the settings in his/her web browser. The Client can also choose to disable cookies from his/her web browser, but this would mean the Company's website and other websites' functionality might be affected, and as a result the Client may not be able to sign in. Further information on deleting or controlling cookies can be found at www.aboutcookies.org.

Do Not Track (DNT) browser setting: DNT is a feature offered by some browsers which, when enabled, sends a signal to websites to request the Client's browsing not to be tracked, such as by third party ad networks, social networks and analytic companies.

4. *Additional Information*

- 4.1. For more information on which types of cookies are exempt, please see: http://ec.europa.eu/ipg/basics/legal/cookies/index_en.htm

We are committed to keeping your personal information safe. For more information on how we handle your data, please read our Privacy Policy.