

Cookies Policy ZAMTRANSACT SERVICES LIMITED

1. INTRODUCTION

ZAMTRANSACT SERVICES LIMITED (hereinafter the "Company") is a Zambian Firm that owns and operates the brand "MONE" (www.mone.co.zm). **ZAMTRANSACT SERVICES LIMITED** is registered in Zambia with company number 120241007760. The Company's registered office is located at PLOT NO. 87/A/D GREAT EAST ROAD / SILVEREST EXTENSION Chongwe Lusaka Province. Please refer to the website of the Company for more information.

2. WHAT ARE COOKIES?

Cookies are small data files. When you visit a website, the website sends the cookie to your computer. Your computer stores it in a file located inside your web browser.

Cookies do not transfer viruses or malware to your computer. Because the data in a cookie does not change when it travels back and forth, it has no way to affect how your computer runs, but they act more like logs (i.e. they record user activity and remember stateful information) and they get updated every time you visit a website.

We may obtain information about you by accessing cookies, sent by our website. Different types of cookies keep track of different activities. For example, session cookies are used only when a person is actively navigating a website. Once you leave the website, the session cookie disappears. For a more detailed list of cookies we use, please read the relevant section below.

3. WHY ARE COOKIES USEFUL?

We use functional cookies to analyse how visitors use our website, as well as track and improve our website's performance and function. This allows us to provide a high-quality customer experience by quickly identifying and fixing any issues that may arise. For example, we might use cookies to keep track of which website pages are most popular and which method of linking between website pages is most effective. The latter also helps us to track if you were referred to us by another website and improve our future advertising campaigns.

Another use of cookies is to store your log in sessions, meaning that when you log in to the Members Area to deposit funds, a "session cookie" is set so that the website remembers that you have already logged in. If the website did not set this cookie, you will be asked for your login and password on each new page as you progress through the funding process.

In addition, functional cookies, for example, are used to allow us to remember your preferences and identify you as a user, ensure your information is secure and operate more reliably and efficiently. For example, cookies save you the trouble of typing in your username every time you access our trading platform, and recall your preferences, such as which language you wish to see when you log in.

Here is an overview of some of the functions our cookies provide us with:

- Verifying your identity and detecting the country you are currently visiting from;
- Checking browser type and device;
- Tracking which site the user was referred from;
- Allowing third parties to customize content accordingly.

4. TYPES OF COOKIES WE USE

- **Functional cookies:** These cookies are essential for the running of our website. Without these cookies our websites would not function properly. These are saved temporarily as login information and expire once the browser is closed.
- **Analytical cookies:** The information provided by analytical cookies allows us to analyse patterns of visitor behavior and we use that information to enhance the overall experience or identify areas of the website which may require maintenance. The information is anonymous (i.e. it cannot be used to identify you and does not contain personal information such as your name and email address) and it is only used for statistical purposes. Behavioral cookies are similar to analytical and remember that you have visited a website and use that information to provide you with content which is tailored to your interests.
- **Promotional cookies:** These cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third party advertisers.
- **Preferences cookies:** Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.

Type of Cookie	What do they do?	Do these cookies collect the user's personal data / identify him/her?
Necessary	These cookies are essential to make the Company's website(s) work correctly, they enable you to move around our website(s) and use our features. Examples include remembering previous actions (e.g. entered text) when navigating back to a page in the same session.	These cookies don't identify you as an individual. If you do not accept these cookies, it may affect the performance of the website, or parts of it.
Performance	These cookies help us understand how visitors interact with our website(s) by providing information about the areas visited, the time spent on the website, and any issues encountered, such as error messages. This helps us improve the performance of our website(s).	These cookies don't identify you as an individual. All data is collected and aggregated anonymously.
Functionality	These cookies allow our website(s) to remember the choices you make (such as your username, language or the region you are in) to provide a more personalised online experience.	The information these cookies collect may include personally identifiable information that you have disclosed, such as your username. If you do not accept these cookies, it may

		affect the performance and functionality of the website.
Targeting/Advertising	<p>These cookies are used to deliver content that is more relevant to you and your interests. They may be used to deliver targeting advertising or to limit the number of times you see an advertisement. They also help us measure the effectiveness of advertising campaigns on the Company's website(s) and more.</p> <p>We may use these cookies to remember websites you have visited and we may share this information with other parties.</p>	<p>Most types of these cookies track users via their IP address so may collect some personal identifiable information.</p>

This website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses analytical cookies placed on your computer, to help the website analyze a user's use of the website. The information generated by the cookie about your use of the website (including your IP address) may be transmitted to and stored by Google on their servers. Google may use this information to evaluate your use of the website, to compile 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 your IP address with any other data held. By using this website, you give your consent to Google to process data about you in the manner and for the purposes set out above.

5. MANAGING COOKIES

You can delete cookies any time you want by using the settings in your web browser. You can also choose to disable cookies from your web browser, but this would mean that our website and other websites may not function properly if you do this, and as a result you may not be able to sign in.

DoNotTrack (DNT) browser setting.

DNT is a feature offered by some browsers which, when enabled, sends a signal to websites to request that your browsing is not tracked, such as by third party ad networks, social networks and analytic companies. This website does not currently respond to DNT requests.

6. ADDITIONAL INFORMATION

If you have any specific questions or concerns about cookies, please contact info@mone.co.zm

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