zen | *zero effort nonbank*

Cookies Policy

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Introduction

UAB "ZEN.COM", company code 304749651 (hereinafter – **the Company** or '**we**', '**us**'), registered address at Lvivo g. 25-104 Vilniaus, Vilnius, the Republic of Lithuania, is an electronic money institution, holding a license No. 35 issued by the Bank of Lithuania on 25 of May 2018.

This Cookies Policy explains what cookies are and what type of cookies we use, when you visit our webpage (www.zen.com), the information we collect using cookies and how that information is used.

For further information on how we use, store and keep your personal data secure, see our Privacy Policy

What is a Cookie?

Cookies are small text files that are placed on your computer or mobile device when you visit a webpage or application, containing some information connected with your usage of this website or application. Cookies are then sent back to the originating website on each subsequent visit, or to another website that recognizes that cookie, to develop a record of your online activity.

For what purposes do we use cookies?

We use Cookies for the following purposes:

1. for statistical purposes through analysis of aggregate data on traffic and manner of use of our websites;
2. we create statistics that help us understand how you access our website, which allows us to improve the structure of our website and its content and thus improve your experience;
3. creating a profile for you in order to display matching materials in regard to advertising networks, such as the Google Display Network;

4. to run statistics on traffic to reliably conduct settlements with advertising partners;

5. to remember your settings between browsing sessions and customize the website to better suit your needs and preferences, such as selecting the display language or currency;

6. for marketing purposes, also on the basis of automated processing containing profiling elements, in particular, for adaptation of our websites, offers and advertising to your interests.

What Cookies do we use?

To achieve the above-mentioned goals, our website uses two basic types of cookies, mainly 'session cookies' and 'persistent cookies'.

'**Session cookies'** are temporary cookies that are used to remember you during the course of your visit to our website, and they expire when you close the web browser.

'**Persistent cookies**' are stored in your browser for a longer period of time – even after you close your browser or restart your computer – as specified in the parameters of the cookie or until you remove the cookie.

The list of specific cookies that we use on our website, their purposes, typical parameters and storage period is available below:

1. **Essential:** These are Cookies that are essential for a comfortable use of the site, they allow enabling basic functions such as website navigation or secure web access. The website may not function properly without these cookies.

2. **Functionality:** These are Cookies which store your preferences enable the website to remember information connected with functioning and layout of the website, such as preferred language or user's current position.

3. **Analytics:** These cookies are used for statistical purposes which help website us to understand how different users interact with our websites, behave on the website by collecting and reporting anonymous information. These Cookies collect information in the aggregate to give us insight into how our website is being used.

TOOL	Purpose
Campaign Manager	To display ads relevant to you, improve campaign performance reports
Hotjar	to understand how you use our website through Hotjar services such as heatmaps, page usage recordings and feedback polls and surveys.
Facebook Ads	to prevent you from seeing the same ad over and over again across the different devices that you use.
Google Ads	to describe a type of message that is given to a web browser by a web server and track sales and other conversions from **ad**, it adds a **cookie** to a person's computer when the person clicks an **ad**.
Google Analitycs	to "remember" what a user has done on previous pages / interactions with the website.
Google Tag Manager	to store a value and can also use this to trigger a tag. Cookies are stored inusers browser which makes it possible to identify a unique vs
	returning visitor and also used for stopping multiple transactions
Firebase	to understand how you use our mobile App

The following table has more information about these cookies:

Cookie Name	Source	Expiry	Purpose
_ga	Googe Analytics	2 Years	Used to distinguish users.
_gid	Googe Analytics	24 hours	Used to distinguish users.
_dc_gtm_	Google Tag Manager	1 min	Used to throttle request rate.
AMP_TOKEN	Google Analytics	30s. – 1 year	Contains a token that can be used to retrieve a Client ID from AMP Client ID service. Other possible values indicate opt-out, inflight request or an error retrieving a Client ID from AMP Client ID service.
gac	Google Analytics	90 days	Contains campaign related information for the user.

_hjClosedSurveyInvites	Hotjar	1 year	Hotjar cookie. This cookie is set once a visitor interacts with a Survey invitation modal popup. It is used to ensure that the same invite does not re-appear if it has already been shown.
_hjDonePolls	Hotjar	1 year	Hotjar cookie. This cookie is set once a visitor completes a poll using the Feedback Poll widget. It is used to ensure that the same poll does not re-appear if it has already been filled in.
_hjMinimizedPolls	Hotjar	1 year	Hotjar cookie. This cookie is set once a visitor minimizes a Feedback Poll widget. It is used to ensure that the widget stays minimizes when the visitor navigates through your site.
_hjDoneTestersWidgets	Hotjar	1 year	Hotjar cookie. This cookie is set once a visitor submits their information in the Recruit User Testers widget. It is used to ensure that the same form does not reappear if it has already been filled in.
_hjIncludedInSample	Hotjar	1 year	Hotjar cookie. This session cookie is set to let Hotjar know whether that visitor is included in the sample which is used to generate funnels.
_hjShownFeedbackMessage	Hotjar	1 year	This cookie is set when a visitor minimizes or completes Incoming Feedback. This is done so that the Incoming Feedback will load as minimized immediately if they navigate to another page where it is set to show.
_hjid	Hotjar	1 year	Hotjar cookie. This cookie is set when the customer first lands on a page with the Hotjar script. It is used to persist the Hotjar User ID, unique to that site on the browser. This ensures that behavior in subsequent visits to the same site will be attributed to the same user ID.
_hjRecordingLastActivity	Hotjar	1 year	This should be found in sessionStorage (as opposed to cookies). This gets updated when a visitor recording starts and when data is sent through the WebSocket (the visitor performs an action that Hotjar records).
hjTLDTest	Hotjar	Session	When the Hotjar script executes we try to determine the most generic cookie path we should use, instead of the page hostname. This is done so that cookies can be shared across subdomains (where applicable). To determine this, we try to store the _hjTLDTest cookie for different URL substring alternatives until it fails. After this check, the cookie is removed.

_hjUserAttrib utesHash	Hotjar	Session	User Attributes sent through the Hotjar Identify API are cached for the duration of the session in order to know when an attribute has changed and needs to be updated.
_hjCachedUse rAttributes	Hotjar	Session	This cookie stores User Attributes which are sent through the Hotjar Identify API, whenever the user is not in the sample. These attributes will only be saved if the user interacts with a Hotjar Feedback tool.

4. **Marketing:** Marketing Cookies are used to track you on websites. Their main purpose is to display ads that are relevant and interesting for you and therefore more valuable to third-party publishers and advertisers.

   The following table provides more information about these cookies:

Cookie Name	Source	Expiry	Purpose
hubspotutk	hubspot.com	13 months	Targeting
__utma	Google Analytics	persistent	Targeting
_ga	Googe Analytics	2 Years	Targeting

5. **Third Party Websites' Cookies:** Our website may also use Third Party Websites' Cookies. These cookies are set by someone other than us for purposes such as e.g. collecting information on your behavior, or personalized marketing. These Cookies may be used by partners and advertising networks, such as the Google Display Network to display ads specific to you and in accordance your preferences while using our website. To achieve this goal cookies may store information about your navigation path or the time you spent on your website. To see what information was collected about you by the Google Display Network, you can view and edit the information derived from cookies with the following tool provided by Google: https://www.google.com/ads/preferences/. We do not have control over the placement of cookies by other websites, even if you are directed to them from our website.

How to control and delete Cookies?

There are number ways to manage cookies. If you wish to give or withdraw your consent to our use of cookies on our website, or if you wish to delete or control the placing of cookies on your computer, you can do it in the following ways:

1. **Consent Tool**

Our Cookie Consent Tool can be utilized to customize your cookie preferences. The tool will record when you have consented to our cookie policy and will ask for consent again annually to ensure users stay up-to-date with changes to our cookie and privacy policies. The consent tool specifically controls the marketing cookies and analytical cookies set by using our website. Essential cookies cannot be disabled, nor can the tool be used to block cookies on third-party websites linked from our website.

2. **Using Your Browser**

Many of the cookies used on our website and through emails can be enabled or disabled through our consent tool or by disabling the cookies through your browser. To disable cookies through your browser, follow the instructions usually located within the "Help," "Tools" or "Edit" menus in your browser. Please note that disabling a cookie or category of cookies does not delete the cookie from your browser unless manually completed through your browser function. If you set your browser to block essential cookies, some parts of our website will not then work.

Updates to this Cookies Policy

We regularly review this Cookies Policy and reserve the right to modify it at any time in accordance with applicable laws and regulations. Any changes and clarifications will take effect immediately on the date on which we post the modified terms on our website:

www.zen.com.

We advise you to check this Cookies Policy from time to time in order to be properly informed about how and for what purposes we use cookies, and to be aware of any changes to the types of data collected.

Contacting us/DPO

If you have any queries concerning our Cookies Policy and how we use cookies, or if you wish to exercise any of your rights, the Company encourages you to contact us via e-mail hello@zen.com. or by writing to us at office@zen.com or post us at UAB "ZEN.COM" − Lvivo g. 25-104, Vilnius, the Republic of Lithuania.

You can also contact our Data Protection Officer by sending an e-mail to the address: dpo@zen.com.