

Terms and conditions - Algoan

Last update as of 15 april 2022.

INTRODUCTION

These terms and conditions ("Terms") govern your use of the Algoan Services. Please read these Terms carefully, as they are a legal agreement (the "Agreement") between You ("You", or "Your") and Algoan ("We," or "Us").

Algoan is a French company with a capital of 555,735€ whose registered office is located at at 10, rue de Penthièvre - 75008 Paris (France) - registered with the Trade and Companies Registry of Paris under number 832 872 436.

If You do not understand any of the Terms of this Agreement, please contact us.

DEFINITIONS OF TERMS USED IN THIS TERMS of SERVICES

Capitalized terms and expressions have the meanings set out below, whether used in the singular or plural.

- **Account** means a personal space within the Algoan Console, accessible with Sign-In Credentials in order to use Algoan API(s). Each Account is associated with a Profile.
- **Algoan API(s)** means the application programming interface ("API") developed and powered by Algoan, providing the channel for data transfer that allows the User applications to communicate to the Algoan's applications, thereby benefiting from the Algoan's solutions: Algoan Credit Insights and/or Algoan Credit Score and/or Algoan Payment Score, together with the relevant documentation ("API Documentation").
- **Algoan Console** means the Open Banking portal, available on the Algoan Website , aimed at setting and managing Your Profile, and giving You access to the Algoan API(s).
- **Algoan Credit Insights** means an account bank data enrichment solution, developed and powered by Algoan, providing, inter alia, indicators precisely defining the account bank owner financial situation (e.g., regular incomes or expenses) and other actionable insights for credit decisioning (e.g., red flags).
- **Algoan Credit Score** means an account bank data enrichment solution, developed and powered by Algoan, providing an advanced and accurate scoring to assess the account bank owner creditworthiness and long-term credit risk (i.e., 1 year and more risk horizon).
- **Algoan Payment Score** means an account bank data enrichment solution, developed and powered by Algoan, providing an advanced and accurate scoring to assess the account bank owner creditworthiness and short-term credit risk (i.e., 3 months risk horizon).
- **Algoan Services (or "Services")** means all services provided by Algoan, including the access the of Algoan Console or the use of Algoan API(s), i.e. making Calls to the Algoan API(s).
- **Algoan Website** means any of following websites : www.algoan.com and/or www.console.algoan.com and/or www.api.algoan.com
- **Applicable Law** means, (1) all laws (including common law) and regulations, and (2) orders, guidance (oral or written) or other official releases of any regulator or court that are applicable to us or You in Your place of residence.
- **Calls to the Algoan API(s)** means the action to request a new analysis from any of the Algoan's solutions : Algoan Credit Insights and/or Algoan Credit Score and/or Algoan Payment Score.
- **Owner** means a natural person, authorized by the legal entity You represent, to legally bind this Agreement.
- **Profile** means the Owner or User profile, and includes Your Sign-In Credentials.
- **Sign-In Credentials** means a username (Your e-mail address) and/or password used to log and access or use the Algoan Services.
- **User** means a natural person, invited by You, to access or use the Algoan Services.
- **You** means the Owner or the legal entity you represent.

ACCEPTING THE TERMS

Read and check the box to agree. By checking the box indicating Your acceptance, You confirm that You

- comply with Algoan’s legitimate interests;
- are of the age of majority in Your place of residence and have the legal capacity to enter into this Agreement;
- have the authority to legally bind the legal entity You represent;
- have read, acknowledged and reviewed these Terms of this Agreement;
- agree to be bound by these Terms of this Agreement.

Terms take effect when You check the box on-screen and accept them. This Agreement shall remain in force until the Agreement is terminated or Your profile revoked (see section CHANGES AND TERMINATION).

If You do not accept these Terms, You don’t have the permission to use Algoan Services. Please close Your browser to end Your session.

COMMUNICATION

We will contact You using the contact information associated with your Profile and You can contact us by :

- e-mail address at support@algoan.com ;
- address at Algoan, 10 rue de Penthièvre, 75008 Paris, FRANCE.

YOUR REPRESENTATIONS TO US

You represent and confirm the following:

- any information You provide to us in connection with your Profile registration, including your Invoice and Billing information, is true and regularly updated;
- any uses of the Algoan Services are correct and comply with these Terms and Applicable Law;
- You own or have properly licensed all rights to any content necessary to develop, distribute, and use your applications, or any other content You use in relation to the Algoan Services.

STARTING USING ALGOAN SERVICES

Getting started - Set up your Profile and Sign-In Credentials

You will have to set up and register Your Profile. The first step will be to provide us with certain information (about You and/or the legal entity You represent). Then You will have to choose Your Sign-In Credentials. Finally we will send You a confirmation e-mail containing a verification link to Your e-mail address. You must click on the verification link to complete Your Profile registration.

Accessing the Algoan Console - Algoan Console gives You access to use Algoan API(s)

After You have set up and verified Your Profile, a unique organization identifier ("Organization ID"), which refers to the legal entity You represent, will be created. You must use Your Sign-In Credentials each time You want to access or use the Algoan Services and You are responsible for any actions made in relation to Your Profile and Your Organization ID.

Through the Algoan Console You can create a Test (also called “sandbox”) environment, for simulation purposes, and a production environment.

Choosing Your subscription plan - Choose the right subscription plan, adapted to your use

In order to use our Services, three plans are provided to You, depending on Your use (see Section FEES AND PAIEMENT).

1. A “free” plan (always free, API calls limited).

2. A “pro” plan (pay-as-you-go, API calls unlimited).
3. An “enterprise” plan. This plan includes specific terms and conditions; the Terms of this Agreement do not cover this plan ; if you want more information, or want to subscribe to it, please contact us (see section COMMUNICATION).

By accepting the Terms of this Agreement, the “free” plan is activated by default. However, You have the possibility to modify Your subscription plan at any time.

If You want to subscribe or switch to a chargeable subscription plan (“pro” or “enterprise” plan), invoice and billing information (especially bill-to address and VAT number) will be requested to complete Your Profile. These informations will be checked by us.

It is your responsibility to maintain complete and true these informations throughout the validity of the Terms of this Agreement.

FEES AND PAYMENT

Pricing

All fees are dependent upon the number of Calls to the Algoan API(s) You make. They are established excluding VAT and other taxes, levies, rights or similar payable by You in application of the Applicable Law.

The billing period, and therefore the period of calculation of the number of Calls to the Algoan API(s) You make, goes from the 1st to the last day of the month.

If you have chosen the “free” plan, You can make Calls to the Algoan API(s) for free as long as the number of Calls to the Algoan API(s) during the billing period is below the maximum number of free Calls to the Algoan APIs (“Monthly Number of Free Calls”). If the number of Calls to the Algoan API(s) during the billing period exceeds (greater than or equal to) the Monthly Number of Free Calls You will not be able to make more Calls to the Algoan API(s) until the next billing period, unless You switch to a “Pro” Plan.

If you have chosen the “pro” plan, the number of Calls to the Algoan API(s) during the billing period is not limited and You will be charged, for the billing period, an amount equal to the product of:

- the API call unit cost (“Relevant Unit Cost”), by
- the positive difference between (i) the number of Calls to the Algoan API(s) made during the billing period and (ii) the Monthly Number of Free Calls.

The Monthly Number of Free Calls and the Relevant Unit Cost are provided on the dedicated web page located at <https://www.algoan.com/pricing/>.

Our pricing can change.

If the modification affects the Monthly Number of Free Calls, the change will take effect (i) immediately in case of an increase of the Monthly Number of Free Calls, (ii) after thirty (30) days from our notification in case of a decrease of the Monthly Number of Free Calls.

Otherwise, for any other kind of modification to our pricing, we will notice you by e-mail. Any increase in prices will become effective no sooner than thirty (30) days after the notification, except for increases in prices made for legal reasons which will be effective immediately. Any price changes will apply to the fees charged to your account immediately after the effective date of the changes.

If the pricing change is not acceptable, Your sole and exclusive remedy will be to terminate this Agreement (see section CHANGES AND TERMINATION). By continuing using the Algoan Services after notice of the change, You accept all such changes.

Payment Terms

We will invoice You on a monthly basis using your invoice and billing information. Invoices are due net thirty (30) days from the invoice date ("Authorized Payment Deadline"), and payable in Euro. The prices and terms of payment in effect at the time of the charges are incurred.

We reserve the right to correct any errors or mistakes that we identify even if we have already issued an invoice or received payment.

If You wish to dispute any invoice, You must notify us within thirty (30) days of the date of the invoice, contacting us by e-mail (see Section COMMUNICATION) .

All payment obligations are non-cancelable and all amounts paid are non refundable.

Late Payments

Fees are considered overdue after the Authorized Payment Deadline. In this case, we may provide You with notice via e-mail and immediately suspend Your use of the Algoan Services until we receive all late payments. Any amounts past due are subject to a finance charge of 3% of the unpaid balance per month (or the highest rate permitted by law, whichever is lower) from the overdue date until the date paid.

You will be responsible for all reasonable expenses (including attorneys' fees) incurred by us in collecting past due amounts. Any amounts due under this Agreement shall not be withheld or offset by You against amounts due to You for any reason.

Taxes

You are responsible for paying all taxes associated with the use of our Services.

WARRANTY AND MAINTENANCE

You accept the Algoan Services "as is" and "as available" basis. You agree that we do not grant to You any warranties, express or implied including in terms of documentation or maintenance.

We strive to keep the Algoan Services accessible without being bound by any obligation of result. Access or use to them may be interrupted for maintenance, updating, or for any other technical reason. In case of interventions, We will carry out this interruption as far as possible, at a time that minimizes any possible impacts to our Services (night and/or weekend intervention).

On the other hand, We are providing the Algoan Services to You only on the condition that You assume the entire risk of its use. We will not be liable to you, or any other party, for any damages whatsoever, under these Terms or otherwise. These Terms apply even if Algoan has been notified of the possibility of any damages and irrespective of the cause of action, including without limitation breach of contract and negligence.

You will (1) defend Algoan against any claims by a third party arising out of your use of the Algoan Services, and (2) indemnify Algoan against all costs, damages, and other liabilities, including but not limited to legal fees, that result from the defense of any claim.

LIMITATION OF LIABILITY AND INDEMNIFICATION

You are solely responsible for all information, content that You give us through the Algoan Services.

We will not be responsible for any loss, harm, injury, damage, delay or inconvenience suffered or incurred by You, using Your Sign-In Credentials and/or your Organization Id.

In no event, even if We are negligent, will we be liable for any losses or damages suffered by You. Such losses or damages include without limitation (1) direct, incidental, indirect, consequential, special, aggravated, punitive

or exemplary damages, (2) loss of data, profits, information, opportunity, revenues and goodwill, and (3) any other business interruption, commercial or economic losses. Such limitation of liability applies regardless of the cause of action, even if we have advised of the possibility of such damages.

Except with respect to claims, costs and liabilities arising because of our negligence, You will release and indemnify us and any other person for any claim, cost and liability incurred as a result of (1) your access to or use of the Algoan Services, including any claim, cost and liability related to Your applications, or (2) or your breach of these Terms.

SUPPORT

You, or all Users invented by You, may contact us for any support by e-mail (see section COMMUNICATION). We undertake to respond to You as soon as possible. If You are using a “free” plan, we have no obligation to respect any delay of answer. Otherwise, We undertake to respond to Your request/question within seventy two (72) working hours, from Monday to Friday, between 9:00am and 6:00pm (CET+1).

We do not provide any training or other assistance for accessing the Algoan Services, or developing Your applications using our services.

PROHIBITIONS

When accessing the Algoan Services, You will not:

- Gain unauthorized access or use to, or otherwise damage, impede, or disrupt our services or systems, including through fraudulent or disruptive means.
- Engage in fraudulent or illegal conduct of any kind.
- Access or use the Algoan Services for the benefit of our competitors, or to compete with us.
- Transmit any viruses, worms, defects, Trojan horses, or any programming of a destructive nature.
- Access or use the Algoan Services to create applications that offer or promote services that may be damaging to, disparaging of, or otherwise detrimental to us or our partners.
- Assign or transfer your rights or obligations under these Terms.
- Distribute, publish, or allow access or linking to the Algoan Services from any location or source other than Your Applications.
- Modify, decompile, reverse engineer or otherwise alter the Algoan Services .
- Use robots, spiders, crawlers, scraping or other similar technology to access or use any Algoan sites or services to obtain any information beyond that which Algoan provides to You under these Terms.
- Use the Algoan Services in a manner that exceeds reasonable request volume, constitutes excessive or abusive usage or otherwise fails to comply or is inconsistent with any part of the Algoan API documentation.
- Use any information we provide to dispute or contest the validity of Algoan's IP Rights.
- Use the names, trade names, trademarks, service marks, slogans, logos, domain names, or other indicia of Algoan in any way.
- Remove any copyright notice or other Algoan source identifier contained in the Algoan Services.

SECURITY

You are responsible for keeping your Sign-In Credentials confidential, and You must not disclose them to anyone. You must also comply with the following requirements:

- notify us immediately of any potential or actual disclosure of your Sign-In Credentials;
- take all reasonable and necessary steps to prevent others from accessing your Profile, including signing-out after each session;
- use reasonable security measures, which include up-to-date virus scanning software and a firewall system, if such security measures are available on your device;
- comply with any additional security requirements that we may require in connection with the Algoan Services.

From time-to-time, We may require You to update your Sign-In Credentials.

We will not be responsible for any losses that may result if You share or lose your Sign-In Credentials. You are liable for all activity and usage of our Services associated with your Profile, Sign-In Credentials and Organization Id, as well as Your applications and Your applications\ users.

CHANGES AND TERMINATION

At our sole discretion and at any time, We can change and modify Algoan Services (for example adding new features on the Algoan Console or adding new information on the Algoan API(s)). Following any change, these Terms will continue to apply.

On the other hand, We can change or/and update some Terms of this Agreement by giving You notice of the change. If You access or use the Algoan Services after a change to these Terms or after we have notified You of a change, You are deemed to have read and accepted the new version of the Terms.

Termination by us. Without prior notice and for any reason, We can (1) suspend / revoke your Profile or the Profile of an User to whom you previously invited, and/or (2) terminate part or all of these Terms.

Termination by You. You can ask us to terminate this Agreement by contacting us (see Section COMMUNICATION). You can ask us to revoke your Profile (the Profile of an User to whom you previously invited can be revoked directly by You).

The revocation of Your Profile implies the Termination of this Agreement.

DATA PRIVACY

Information on how Algoan deals with data privacy and protection is described in Algoan's Data Privacy Policy.

ELECTRONIC AGREEMENT AND RECORDS

These Terms and any related terms, conditions, instructions, disclaimers or documents may be accepted in electronic form and your acceptance is binding between You and us. Neither You or Algoan will contest the validity or enforceability of these Terms and any related documents because they were accepted or signed in electronic form. Your use of the Algoan Services confirms your acceptance of these Terms and any modification to them.

INDEPENDENCE OF STIPULATIONS

If any provision of these Terms is found to be invalid or unenforceable, this will not affect the validity or enforceability of the Agreement or the other provisions of these Terms. As a result, the Agreement and other clauses will remain in effect.

APPLICABLE LAW AND COMPETENT COURTS

The applicable law to these Terms is French law. Any related dispute of these Terms, falls under the exclusive jurisdiction of the courts within the jurisdiction of the Paris Court of Appeal.

LANGUAGE

You and We have expressly requested that these Terms, and all related documents including Algoan Services, be drawn up in the English language.

Algoan's Data Privacy Policy

Last update as of 15 april 2022.

This data privacy policy explains how Algoan ("We," or "Us") uses the personal data that is collected from You once You access or use Algoan Website and services available and all related subdomains (hereinafter, the Services).

INTRODUCTION

The Services are provided by Algoan, a French company, whose registered office is located at 10, rue de Penthièvre - 75008 Paris (France), registered with the Trade and Companies Registry of Paris under number 832 872 436.

Algoan is committed to protect your personal data and to respect your privacy. By accessing and using the Services, You agree to the data processing practices described in this data privacy policy.

DEFINITIONS OF TERMS USED IN THIS DATA PRIVACY POLICY

- **Algoan API(s)** means the application programming interface (“API”) developed and powered by Algoan, providing the channel for data transfer that allows the User applications to communicate to the Algoan’s applications, thereby benefiting from the Algoan’s solutions: Algoan Credit Insights and/or Algoan Credit Score and/or Algoan Payment Score, together with the relevant documentation (“API Documentation”).
- **Algoan Console** means the Open Banking portal, available on the Algoan Website , aimed at setting and managing Your Profile, and giving You access to the Algoan API(s).
- **Algoan Credit Insights** means an account bank data enrichment solution, developed and powered by Algoan, providing, inter alia, indicators precisely defining the account bank owner financial situation (e.g., regular incomes or expenses) and other actionable insights for credit decisioning (e.g., red flags).
- **Algoan Credit Score** means an account bank data enrichment solution, developed and powered by Algoan, providing an advanced and accurate scoring to assess the account bank owner creditworthiness and long-term credit risk (i.e., 1 year and more risk horizon).
- **Algoan Payment Score** means an account bank data enrichment solution, developed and powered by Algoan, providing an advanced and accurate scoring to assess the account bank owner creditworthiness and short-term credit risk (i.e., 3 months risk horizon).
- **Algoan Services (or “Services”)** means all services provided by Algoan, including the access the of Algoan Console or the use of Algoan API(s), i.e. making Calls to the Algoan API(s).
- **Algoan Website** means any of following websites : www.algoan.com and/or www.console.algoan.com and/or www.api.algoan.com
- **Applicable Data Privacy Laws** means 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 (General Data Protection Regulation) (hereinafter referred to as **the GDPR**) or any national or internationally binding data privacy laws or regulations that may be applicable at any time during the term of this data privacy policy.
- **Calls to the Algoan API(s)** means the action to request a new analysis from any of the Algoan’s solutions : Algoan Credit Insights and/or Algoan Credit Score and/or Algoan Payment Score.
- **Data Controller** means the natural or legal entity/entities which determines the purposes and means of the Processing of Personal Data. Algoan acts as the Data Controller regarding the Processing of Personal Data.
- **Data Processor** means the legal entity processing Personal Data on behalf of the Data Controller.
- **Personal Data** means any information relating to an identified or identifiable natural person processed by Algoan to perform the Services.
- **Processing** means any operation or set of operations which is performed on Personal Data or on sets of Personal Data, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission,

dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

- **You (or “User”)** means a natural person who accesses or uses the Algoan Services, or the legal entity You represent.

WHEN THIS DATA PRIVACY POLICY APPLIES?

This data privacy policy applies when You visit the Algoan Website or access/use the Algoan Services.

PERSONAL DATA, PROCESSING PURPOSES, LEGAL BASIS AND RETENTION PERIODS

We collect information You voluntarily provide us, by visiting Algoan Website or by accessing/using our Services . Information You provide us when You set up and register Your profile is mandatory to enter into a contract with Algoan and for Algoan to be able to provide You the Services. In case You don't provide the required information we may not be able to provide You the Services.

Algoan processes data for specified explicit and legitimate purposes in accordance with Article 5 of the GDPR.

Algoan only keeps your Personal Data for the time necessary to fulfill the purpose of collection or further processing, namely providing the required Services. To determine data retention periods Algoan takes into account:

- whether Personal Data is processed based on your consent;
- Algoan's legal obligations under applicable law;
- Algoan's contractual obligations and rights;
- Algoan's legitimate interests;
- potential disputes, necessity to be able to investigate any fraud, illegal activity or wrongdoing in connection with the Services;

Where Personal Data is processed based on your consent, Personal Data is deleted after You have withdrawn your consent or unsubscribed to receive relevant information. You can withdraw your consent at any time by sending an e-mail address to: dpo@algoan.com.

Service	Purpose of processing	Legal basis for processing your personal data	Personal data collected	Retention period
Visit the Algoan Website	To contact You, or send You relevant information regarding the Services (e.g. personalized offers). To provide statistics aimed at improving the services provided through the Algoan Website.	Consent provided by You.	Information about your computer including your IP address, geographical location, browser type and version, and operating system; information about your visits to and use of the Algoan Website including the referral source, length of visit, page views, and website navigation paths; any other personal information that You send to us.	3 years after the last contact with You.
Use the Algoan Console	To get You registered and logged in so as to benefit from the services made accessible through the Algoan Console, i.e. the connection to the Algoan	Performance of contract between You and We.	Profil data - including e-mail, first name, last name, information on the legal entity You work for (including billing information), position in the legal entity.	Until the termination of the contract (i.e. the end of the contractual relationship).

	API and the benefits from the Services. To carry out customer support, Services maintenance and handle invoicing and payment. To record Your feedback and inquiries for the purpose of improving Services.			
Use the Algoan Services	To provide You with the Algoan's banking data enrichment solutions, i.e. the outcome from Algoan Credit Insights and/or Algoan Credit Score and/or Algoan Payment Score.	Performance of contract between You and Algoan.	At bank account level: account id, account type, currency, usage (personal/professional), bank, last known balance, last known balance date, saving type (if saving account), loan type and reason (if loan account), loan amount (if loan account), loan start date (if loan account), loan end date (if loan account), loan interest rate (if loan account), monthly repayment (if loan account), account id. At bank transaction level: date of transaction, transaction amount, transaction description.	12 months after the date of personal data collection.

Algoan may also collect data we obtain from cookies. Information on how We use cookies or similar tracking technologies is described in the Algoan Cookie Policy.

WHAT ARE YOUR DATA PROTECTION RIGHTS?

Algoan would like to make sure You are fully aware of your data protection rights. Every user is entitled to the following:

- **The right to access** – You have the right to request Algoan for copies of Your personal data.
- **The right to rectification** – You have the right to request that Algoan correct any information You believe is inaccurate or complete information You believe is incomplete.
- **The right to restrict processing** – You have the right to request that Algoan restrict the processing of your personal data.
- **The right to data portability** – You have the right to request that Algoan transfer the data that We have collected to another Organization Id or directly to You.

If You would like to exercise any of these rights, please contact us at our e-mail address : dpo@algoan.com. If You make a request, We will answer You within thirty (30) days.

RECIPIENTS OF PERSONAL DATA AND TRANSFERS

Your Personal Data may be accessed and processed only by authorized Algoan employees in connection with provision of Services. All authorized employees are under confidentiality agreements with a legitimate need to process personal data for the processing purposes stated in this policy.

Algoan has also engaged multiple suppliers and vendors as Data Processors to help us provide You Services, e.g. cloud service providers, payment processors, etc.. Algoan will be responsible for the correct processing of your Personal Data according to Algoan's instructions given to such Data Processors and applicable Data Privacy Laws.

Your Personal Data will not be transferred or stored in countries outside of the European Economic Area / European Union unless there are legal grounds for such transfer and there is an adequate level of data protection.

SECURITY MEASURES

In order to protect your Personal Data, Algoan has put in place a number of technical and organizational measures. Technical measures include appropriate actions to address online security, risk of data loss, alteration of data or unauthorized access, taking into consideration the risk presented by the processing and the nature of the Personal Data being processed. Organizational measures include restricting access to the Personal Data solely to authorized persons under confidentiality agreements with a legitimate need to process Personal Data for the Processing purposes stated in this policy.

CHANGES TO OUR DATA PRIVACY POLICY

Algoan keeps this Data Privacy Policy under regular review and places any updates on this web page. We have the right to change this Data Privacy Policy at any time.

Algoan will inform You about substantial changes to this Data Privacy Policy via e-mail or other means of electronic communication.

HOW TO CONTACT OUR DATA PROTECTION OFFICER (“DPO”)?

If You have any questions about this data privacy policy, the data Algoan holds on You, or You would like to exercise one of your data protection rights, please do not hesitate to contact our data protection officer by:

- E-mail address at dpo@algoan.com
- Address at 10 rue de Penthièvre, 75008 Paris, FRANCE

Algoan Cookie Policy

Last update as of 15 april 2022.

This is the Cookie Policy for Algoan, accessible from following websites : www.algoan.com, www.console.algoan.com, www.api.algoan.com

1. What Are Cookies

As is common practice with almost all professional websites this site uses cookies, which are tiny files that are downloaded to your computer, to improve your experience. This page describes what information they gather, how we use it and why we sometimes need to store these cookies. We will also share how you can prevent these cookies from being stored however this may downgrade or 'break' certain elements of the site's functionality.

For more general information on cookies see the Wikipedia article on HTTP Cookies.

2. How We Use Cookies

We use cookies for a variety of reasons detailed below. Unfortunately in most cases there are no industry standard options for disabling cookies without completely disabling the functionality and features they add to this site. It is recommended that you leave on all cookies if you are not sure whether you need them or not in case they are used to provide a service that you use.

3. Disabling Cookies

You can prevent the setting of cookies by adjusting the settings on your browser (see your browser Help for how to do this). Be aware that disabling cookies will affect the functionality of this and many other websites that you visit. Disabling cookies will usually result in also disabling certain functionality and features of this site. Therefore it is recommended that you do not disable cookies.

4. The Cookies We Set

When you submit data through a form such as those found on contact pages or comment forms cookies may be set to remember your user details for future correspondence.

5. Third Party Cookies

In some special cases we also use cookies provided by trusted third parties. The following section details which third party cookies you might encounter through this site.

This site uses Google Analytics which is one of the most widespread and trusted analytics solutions on the web for helping us to understand how you use the site and ways that we can improve your experience. These cookies may track things such as how long you spend on the site and the pages that you visit so we can continue to produce engaging content.

For more information on Google Analytics cookies, see the official Google Analytics page.

Third party analytics are used to track and measure usage of this site so that we can continue to produce engaging content. These cookies may track things such as how long you spend on the site or pages you visit which helps us to understand how we can improve the site for you.

From time to time we test new features and make subtle changes to the way that the site is delivered. When we are still testing new features these cookies may be used to ensure that you receive a consistent experience whilst on the site whilst ensuring we understand which optimisations our users appreciate the most.

We use adverts to offset the costs of running this site and provide funding for further development. The behavioral advertising cookies used by this site are designed to ensure that we provide you with the most relevant adverts where possible by anonymously tracking your interests and presenting similar things that may be of interest.

6. More Information

Hopefully that has clarified things for you and as was previously mentioned if there is something that you aren't sure whether you need or not it's usually safer to leave cookies enabled in case it does interact with one of the features you use on our site.

However if you are still looking for more information then you can contact us through one of our preferred contact methods: privacy@algoan.com.