

COOKIES

This website uses cookies. When you access our web pages and accept cookies, you agree with our usage of cookies. We typically use cookies to improve your overall experience, for example by being able to remember who you are and where in the website you have visited. A cookie is a small text file that is stored on your computer or mobile device by the web server supplying the website. The below information will describe which cookies are used for and how they can be disabled. Cookies are NOT viruses and cannot be used to execute programs. In many cases, a website needs to use a cookie in order to function correctly.

We use two different types of cookies on our websites:

1. A *session cookie* is a temporary cookie which is erased when you close the browser. The session cookie is used to keep track of which Hoist Finance web server you were connected to when you first loaded the site. Many websites including this site use more than one web server to handle and spread the traffic. It is important for the website to be able to know which web server is dealing with your traffic and so the session cookie contains that information.

2. A *persistent cookie* is the type of the cookie which remains on your computer or mobile device for a pre-defined period of time. Persistent cookies are used to collect visitor behavior information and to collect statistics.

Table of cookies used on our website

| Cookie | Expires | Domain | Company | Purpose |
|---------------------------|----------|---------------------|---------|---|
| _gat | 1 minute | hoistfinance.com | Google | The _gat cookie is used for analyzing usage and behavior on website. |
| _gid | 24 hours | hoistfinance.com | Google | The _gid cookie is used for analyzing usage and behavior on website. |
| _ga | 2 years | hoistfinance.com | Google | The _ga cookie is used for analyzing usage and behavior on website. |
| has_js | Session | ir.hoistfinance.com | Hoist | The has_js cookie is used to indicate whether or not the visitor has JavaScript enabled. |
| Cookie info banner | 1 year | hoistfinance.com | Hoist | Contains information for managing the cookie banner. |

Please note that when moving between our different company websites, other cookies can be used. This cookie policy only applies to this website, so when you link to other websites you should read their own cookie policy.

If you wish to find out more about cookies, how to manage cookies and what are different types of cookies, please visit <http://www.allaboutcookies.org/>.

The use of these cookies can be prevented at any time by altering the cookie settings in your browser. However, the functionality of this website will be impaired as a result.

If you are not sure how to do this, please visit “Manage cookies” section on above provided website where you can find information how to disable cookies on all browsers.

If you wish to prevent cookies from being placed onto your machine by this website, but either cannot or do not wish to implement the measures as suggested above, then please refrain from using this website.

How to manage cookies

If you wish to find out more about cookies, how to manage cookies and what different types of cookies are, please visit <http://www.allaboutcookies.org/>. The use of these cookies can be prevented at any time by altering the cookie settings in your browser. However, the functionality of this website will be impaired as a result. If you are not sure how to do this, please visit "Manage cookies" section on above provided website where you can find information how to disable cookies on all browsers. If you wish to prevent cookies from being placed onto your machine by this website, but either cannot or do not wish to implement the measures as suggested above, then please refrain from using this website.

Disclaimer

The information contained on <http://www.allaboutcookies.org/> website is for general information purposes only. Our company assumes no responsibility for errors or omissions in the contents on the above mentioned website. In no event shall our company be liable for any special, direct, indirect, consequential, or incidental damages or any damages whatsoever, whether in an action of contract, negligence or other tort, arising out of or in connection with the use of the website or the contents of the website.

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Google Analytics

Please note that we use Google Analytics in order to provide you with the best user experience on our website. The use includes the "Universal Analytics" operating mode. This makes it possible to assign data, sessions and interactions across multiple devices to a pseudonymous user ID and thus analyse a user's activities across devices. Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyse how users interact with the site. The information generated by the cookie about your use of this website is usually transferred to a Google server in the USA and stored there.

We would like to point out that on this website Google Analytics has been extended to include IP anonymization in order to ensure anonymous collection of IP addresses (so-called IP masking). The IP address transmitted by your browser in the context of Google Analytics is not merged with other Google data. The data will be transferred to the USA under the EU-US Privacy Shield. You can find out more about Google's certificate for EU-US Privacy Shield [here](#).

To summarize, *Google Analytics does not store any personal information about website users.*

See following link for confirmation from Google:

<https://developers.google.com/analytics/devguides/collection/gtagjs/cookie-usage>

For more information about Google analytics cookies, please see Google's help pages and the privacy policy:

- [Google's Privacy Policy](#)
- [Google Analytics Help pages](#)

Your rights

You can prevent Google from collecting the data generated by the cookie and relating to your use of the website (including your masked IP address) and from processing this data by Google by downloading and installing the [Browser Add-on](#). Opt-out cookies will prevent future collection of your data when you visit this website. To prevent Universal Analytics from collecting data across different devices, you must opt-out on all systems used. If you click here, the opt-out cookie will be set: [Disable Google Analytics](#). We would like to point out that in this case that you opt out from Google Analytics you may not be able to use all functionalities of this website to their full extent.

Last update

This cookie policy was last time updated: 19 March 2019

Contact us

If you have any questions regarding cookies, do not hesitate to contact us at dpo@hoistfinance.com.