

Finom Cookie Policy

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This Cookie Policy explains how Finom (“we”, “us”, or “our”) uses cookies and similar technologies on our websites and applications. They help us to enhance your browsing experience by remembering your preferences, analyzing website traffic, and providing personalized content. This policy should be read in conjunction with our [Privacy Policy](#), which provides detailed information about us and how we collect, use, and protect your personal data, as well as your rights regarding that data. This Policy applies to all websites and applications operated by Finom and our group companies or affiliates (collectively, the “Services”). Not every cookie or similar technology described in this Policy is necessarily used in every Service.

What are cookies and similar technologies

Cookies are small text files sent from a website to your computer or mobile device, which enable features and functionality on a website. They are unique to your browser, device or account. **Session-based** cookies last only while your browser is open and are automatically deleted when you close your browser. **Persistent** cookies last until you or your browser delete them or until they expire. The time until expiration of the cookie is referred to as the retention period. Finom sets specific retention periods for each cookie type depending on its functions. In our applications and other digital environments, we may also use similar technologies, such as SDKs, device identifiers, local or session storage, pixels, tags and other technologies that perform comparable functions.

Apart from the distinction between Session and Persistent cookies, we distinguish four categories based on their purpose: Essential, Functional, Analytics, and Marketing & Advertising. The category of a technology does not depend on whether it is session-based or persistent.

We may use third-party providers in connection with cookies and similar technologies, as described in more detail under “Third Party Processors” below.

Types of Cookies and Similar Technologies We Use

We use both session-based and persistent cookies, as well as similar technologies, across our Services. We may set and access our own technologies and may also use technologies provided by third parties. Essential technologies are required to operate and secure the relevant Service and are enabled by default. Functional, Analytics, and Marketing & Advertising technologies are optional and are activated only after you have provided consent for the relevant category. Optional technologies are disabled by default and should not collect or transmit personal data before the corresponding consent has been obtained. Where personal data is processed through cookies or similar technologies, the applicable legal basis and other relevant processing information are set out in our Privacy Policy and/or the Cookies Preference Centre:

<https://finom.co/en-eu/?manage-cookies=1>.

Additionally, Finom uses browser fingerprinting functionality. When cookie consent is given on one of Finom’s domains, we use your browser’s fingerprint to apply the cookies you selected to Finom’s other domains. This fingerprint contains browser attributes (for example, IP, browser version) and is stored for a period of 2 weeks. After that the fingerprint is deleted.

Finom closely follows developments in privacy-related laws and regulations. When we make changes, we will update this Cookie Policy accordingly. You can always find the latest version on our websites and applications.

For an overview of all cookies used you can make a request by email to hello@finom.co.

How we use cookies and similar technologies

Some cookies and similar technologies are associated with your Finom account and personal information, for example to remember that you are logged in or to protect your session. Other technologies are not tied to your Finom account but may be unique to your browser or device and allow us, subject to the applicable consent requirements, to carry out analytics, customisation or other functions described below.

Cookies and similar technologies can be used to recognise your browser or device when you use our Services or interact with features provided by our service providers. They may remember your preferences, provide a consistent experience, and support the security, functionality and performance of our Services.

Categories	Description
Essential	Required to technically operate and secure our websites and applications, including account access and online banking where applicable, security and fraud prevention, and remembering privacy choices. They are usually set in response to actions that amount to a request for a service, such as browsing, setting privacy preferences or logging in. Essential technologies are always enabled and do not require your consent.
Functional	Enable features that improve your experience but are not strictly necessary to provide the Service. They may remember choices such as language, country and display preferences and support in-product guidance, saved progress, embedded content, fault diagnosis and product testing. They are not used to build a profile of your interests or show personalised advertising. If you do not allow them, the core Service and your account remain available, although some features may be less convenient or unavailable.
Analytics	Help us understand how our Services are used and perform. They may count visits and traffic sources, support user-experience analysis, measure performance and, where applicable, assess campaign effectiveness. We use this information to improve our websites, applications, products and services. If you do not consent, these technologies will not be activated.
Marketing & Advertising	May be used by us or our partners to measure advertising efforts, create or refine audiences, make advertising more relevant, measure advertising and campaign performance, and understand interactions with Finom advertisements. They may allow our partners to build a profile of your interests based on your use of our Services and interactions with Finom ads. If you do not allow them, you may experience less personalised advertising.

Third Party Cookie Providers

We engage partners and service providers to process personal data through cookies and similar tracking technologies on our behalf.

Some cookies and similar technologies used in our Services are provided by third parties. Depending on their purpose, these technologies may support functionality, analytics, marketing and advertising, security, fraud prevention or other purposes described in this Policy. Optional third-party technologies are activated only after you have provided consent for the relevant category.

For detailed information about the third parties involved, the personal data they process, purposes, legal basis, retention periods, locations of processing and any transfers to third countries, please see our Cookies Preference Centre: <https://finom.co/en-eu/?manage-cookies=1>.

How are cookies and similar technologies used for marketing and advertising purposes

Marketing & Advertising technologies (including cookies, SDKs, beacons, pixels and tags) may help us and our partners measure our advertising efforts, create custom audiences and make online advertising more relevant to you. They may be used to understand whether you interacted with or used a Finom Service after seeing or clicking a Finom advertisement, to measure campaign performance, to create or refine audience lists, and to show more relevant Finom advertising. These technologies are optional and are used only after you have provided the relevant consent.

What you can do to manage, block or remove cookies

Essential technologies are always enabled because they are required to operate and secure the relevant Service. Functional, Analytics, and Marketing & Advertising technologies are disabled by default and are activated only if you consent to the relevant category. When our consent banner is shown, you can reject optional technologies, manage your preferences by category, or accept them.

You can change or withdraw your consent at any time through our Cookies Preference Centre: <https://finom.co/en-eu/?manage-cookies=1>. In our applications, consent preferences may also be managed through the relevant App Settings. Changes to your preferences take effect immediately.

For our websites, most web browsers also allow you to manage cookies. In some browsers you can set up rules to manage cookies on a site-by-site basis, giving you more fine-grained control over your privacy. Please review your browser documentation for details.

Additionally, if you want to opt out of Google Analytics cookies, you can use the browser add-on offered by Google. Please check compatibility with the browser of your choice before installing it. You can find the instructions here: <https://tools.google.com/dlpage/gaoptout>.

Please note: if you disable optional cookies or similar technologies, the core Service and your account will remain available, but some features may be less convenient or may not function as intended. For example, your preferences may not be remembered between sessions, certain embedded or in-product features may not load, and advertising may be less personalised. Essential technologies cannot be disabled.

Does Finom respond to Do Not Track or Global Privacy Control signals?

Some browsers and devices provide privacy signals such as Do Not Track (DNT) or Global Privacy Control (GPC). Finom honors GPC signals. We do not otherwise treat DNT signals as a cookie consent preference unless required by applicable law. You can always manage or withdraw your consent through the Cookies Preference Centre.