

This Cookie Policy describes what cookies are and how and they're being used by the Calida Financial Limited ("Calida") website and any of its related products and services which includes parts of Calida software embedded into its client's products ("our website").

When using our websites you will be asked to acknowledge your consent before we place cookies or similar technologies on your device.

What Are Cookies?

Cookies are small pieces of data stored in text files that are saved on your computer or other devices when websites are loaded in a browser. They are widely used to remember you and your preferences, either for a single visit (through a "session cookie") or for multiple repeat visits (using a "persistent cookie").

Session cookies are temporary cookies that are used during your visit to the website, and they expire when you close the web browser.

Persistent cookies are used to remember your preferences within our website and remain on your desktop or mobile device even after you close your browser or restart your computer. They ensure a consistent and efficient experience for you while visiting the website.

Cookies may be set by the website ("first-party cookies"), or by third parties, such as those who serve content or provide advertising or analytics services on the website ("third party cookies"). These third parties can recognize you when you visit our website and when you visit certain other websites. You may learn more about cookies and how they work <https://www.aboutcookies.org/>.

If you visit our website, we will deploy cookies and similar technologies to provide an online service more suited to the device you connect from, as well as to prevent and detect fraud and to help keep you secure. When you visit our websites from any device (e.g. mobile device or PC), we collect information about your use of the site, such as information about the device or browser you use to access the site (including device type, operating system, screen resolution, etc.), the way you interact with the site, and the IP address your device connects from.

Type of Cookies We use

Strictly Necessary Cookies

Strictly necessary cookies allow us to offer you the best possible experience when accessing and navigating through our website and using its features. These cookies are necessary for our website to function correctly and do not require your consent when used. Strictly necessary cookies store data that is essential for: remembering your privacy preferences, allowing you to log in or complete forms, navigating the website and using its features such as accessing secure areas, fulfilling our legal and regulatory obligations (e.g., anti-money laundering and fraud prevention), and securing your account against unauthorized use.

Authentication cookies are strictly necessary cookies which are used to identify the current user from their login and are deleted when user logs out and we use such cookies to authenticate users who are automatically logged in from our client's websites.

Functional Cookies are strictly necessary cookies that let us operate the website and services in accordance with the choices you make. For example, when filling out forms, some data may be stored between successive form page.

Performance Cookies are strictly necessary cookies that enable us to count visits and traffic sources, allowing us to measure and enhance the performance of our site for better service delivery. They track how visitors navigate the site, collecting aggregated and anonymous information. If you disable these cookies, we will be unable to use your site experience to assess and improve performance. Performance cookies can be used to: record visitor clicks on each page, track service searches, log error messages from web pages, and improve the website for quicker and easier access on both desktop and mobile devices.

Changes and Amendments

We reserve the right to modify this Policy, or its terms related to the website and services at any time at our discretion. When we do, we will revise the updated date at the bottom of this page, post a notification on the main page of the website. We may also provide notice to you in other ways at our discretion, such as through the contact information you have provided.

An updated version of this Policy will be effective immediately upon the posting of the revised Policy unless otherwise specified. Your continued use of the website and services after the effective date of the revised Policy (or such other act specified at that time) will constitute your consent to those changes.

This document was last updated on 25 April 2025