

## COOKIE POLICY

### AT ZENKA FINANCE LIMITED

#### WE TAKE YOUR PRIVACY AND YOUR TRUST IN US VERY SERIOUSLY.

#### 1. DEFINITION

- 1.1 **App** means Zenka's mobile application;
- 1.2 **Cookie** means a small text file that we store on your computer or other electronic device, with your consent, when you access our website or you use our App. Cookies contain information that is transferred to your computer's hard drive.
- 1.3 **Policy** means this Cookie Policy;
- 1.4 **Services** means Zenka's Website and/or App.
- 1.5 **Website** means [www.zenka.co.ke](http://www.zenka.co.ke);
- 1.6 **Zenka** means Zenka Finance Limited with its registered seat in Nairobi Kenya.

#### 2. BASIS AND SCOPE OF OUR POLICY

- 2.1 The brand names "Zenka", "Zenka Finance", "Zenka Group" as well as their accompanying logo wherein used here, are owned by and are the intellectual property of Pocco SA. (a company incorporated under the laws of the Republic of Poland). All rights thereto are reserved.
- 2.2 This Policy provides you with information about how the Zenka uses Cookies, or, similar technologies, on our websites and applications and other services to enable us to understand how you interact with our products and services, to improve your experience, to allow you to use certain features, such as sharing content via social networks or other communications channels, and to help us remember your preferences – they are solely intended to improve your user-experience.
- 2.3 This notice also provides information about how third parties may use such technologies in association with the operation of our Services.

#### 3. ABOUT THIS COOKIE NOTICE

- 3.1 This Cookie notice applies when you use any of our Services that refer or link to this notice. This notice may be supplemented by additional Cookie notices, or terms provided on certain areas of the Service or during our interactions with you.
- 3.2 With the exception to the Cookies that are set by third parties, Zenka and its affiliates which own or administer the Services, as identified therein, are the primary controller of your personal information provide to, or collected by or for, the Service.
- 3.3 There is a notice on our Website which describes how we use Cookies and which also provides a link to our Privacy Policy. If you use this Website after this notification has been displayed to you, we will assume that you consent to our use of cookies for the purposes described in this Policy and our Privacy Policy.

#### 4. USE OF COOKIES BY ZENKA

- 4.1 Cookies are widely used in order to make websites and applications work, or work more efficiently, and help them remember certain information about you, either for the duration of your visit (using a

“session” cookie - erased each time you close your web browser); or for repeat visits (using a “persistent” cookie - gets erased from your device after a predefined period of time; each persistent cookie will only be activated when you visit our site).

4.2 Our Cookies allows us to provide you with increased website functionality and personalisation. To ensure that you can make full use of our Website and Apps, your browser will need to be set up to accept Cookies.

4.3 As detailed below, our use of Cookies may involve the collection and use of your information, such as internet protocol (“IP”) addresses, or other online mobile identifiers. For more information on our collection and use of this information please refer to our Privacy Policy found [here](#).

4.4 The Cookies used on our website and Apps, are as follows:

- (a) Strictly necessary cookies: these cookies do not store any personally identifiable information. However, they are essential in order to enable you to move around the website or Apps. They are usually only set in response to actions made by you which amount to a request for service, such as setting your privacy preferences, logging in or filling in forms. For instance, authentication and security Cookies are used to identify and recognise registered users and to enable them to gain access to requested content or features. You can set your browser to block or alert you about these Cookies, but without these Cookies, services you have asked for cannot be provided.
- (b) Functionality Cookies: these cookies allow our website and Apps to remember the choices you make and your account preferences and to provide enhanced, more personal features. These are set by us or by our third party providers whose services we have added to our pages. For example, these Cookies will remember your log-in details. You can set your browser to block or alert you about these Cookies, but without these Cookies, services you have asked for cannot be provided.
- (c) Performance Cookies: These are analytics and research Cookies that allow us to count visits and measure traffic, so we can measure and improve the performance of our site. They also help us to know which pages are the most and least popular, and see how visitors move around the site. This helps us to improve the way the website works and improve user experience. All information these Cookies collect is aggregated and therefore anonymous. You can set your browser to block or alert you about these Cookies. Blocking these cookies will not affect the service provided to you.
- (d) Targeting Cookies: these Cookies are set by us and our advertising partners to record your visit to the website, the pages you have visited and the links you have followed. We, and our advertising partners, will use this information to make the website, and, the advertising displayed to you more relevant to your interests. You can set your browser to block or alert you about these Cookies. Blocking these Cookies will not affect the Service provided to you, but will limit the targeted advertising that you will see, or limit our ability to tailor the website experience to your needs.
- (e) Third Party and Social Media Cookies: these Cookies are set by a range of social media services that we have added to our website and Apps that enable you to share our content with your colleagues, friends and networks. They are capable of tracking your browser across other sites and building up a profile of your interests. This may impact the content and messages that you see on other websites or Apps that you visit. If you do not allow these Cookies you may not

be able to use or see the social media sharing tools.

- (f) Flash Cookies: these Cookies are set to display video content using Adobe Flash Player. Adobe uses Flash Cookies to help improve your experience as a user. Flash Cookies are stored on your device in much the same way as usual Cookies, but they're managed differently by your browser. If you wish to disable or delete a Flash Cookie, see [Adobe Flash Player Global Storage Settings](#). Please note, if you disable Flash cookies for Zenk this may affect the Services that we can provide, such as videos.
- (g) Tracking Technologies including Pixels, Script, Web Beacons/Gifs, and Page Tags: these files, or, code may be included in our emails and Apps to record how you interact with us, to help us better analyse and improve our Services to you. Again, you can block the Cookies either through your browser or device settings, and these settings will apply to all Cookies whether included on websites or in emails. However, in some instances, depending on your email or browser settings, the files may be automatically accepted (for example, when you've added an email address to your address book or safe senders list).
- (h) Tracking Via Mobile Apps: When you use our mobile Apps, we may record information unique to you that are associated with your device (such as the device ID and IP address), your activity within the App, and, your network location. This information is used to measure and improve the performance of our App, to help us to know elements are the most and least popular, and, see how visitors move around the App itself. This helps us to improve the way the App works and improve user experience.

See clause 5 of this notice for more information on how to manage the collection of these information, or, refer to your email browser or device instructions.

#### 4.5. We use the following kind of cookies:

- a) Google Analytics- it uses cookies to help analyse how the website is being used. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google;
- b) Session Cookies- they are automatically deleted when the browser is closed. They usually store an anonymous session ID allowing you to browse a website without having to log in to each page. They do not collect any information from your computer.
- c) Persistent cookies - is one stored as a file on your computer, and it remains there when you close your web browser. The cookie can be read by the website that created it when you visit that website again.
- d) Recommend- the Website uses a product personalisation tool which uses cookies to help analyse the products being viewed and bought. The information generated by the cookie will be used to provide a more personalised product offering to you.
- e) Provide Support- the Website uses this technology to provide real time access to our Customer Care Service via a chat window.
- f) Facebook- allows us to target the advertising we do on Facebook more effectively by matching data we hold with that held by Facebook.
- g) apis.google.com- are used to gather information using Google Analytics services allowing us to understand interactions with our websites and ultimately refine that experience to

better serve you.

## 5. THIRD PARTY COOKIES

5.1 Our [Third party cookie list](#) provides an overview of the performance, targeting, third party, and, social media domains your browser may contact as a result of a visit to our site or Apps, and our intended purpose for inclusion. Please note that the Cookies and other technologies may change over time.

5.2 You can prevent your browser from accepting certain Cookies, have the browser require your consent before a new cookie is placed in your browser, or block cookies altogether by selecting the appropriate settings on your browser privacy preferences menu.

5.3 The links below will help you find the settings for some common browsers, please note that we are not responsible for the content of external websites:

- (a) Manage cookie settings in [Chrome](#) and [Chrome Android](#) and [Chrome iOS](#);
- (b) Manage cookie settings in [Safari](#) and [Safari iOS](#);
- (c) Manage cookie settings in [Firefox](#);
- (d) Manage cookie settings in [Internet Explorer](#); and
- (e) Manage cookie settings in [Opera](#).

5.4 For all other browsers, or, for alternative advice, help may be sought by visiting [www.allaboutcookies.org](http://www.allaboutcookies.org), or, via your device user manual, or, online help files. For information on how to opt-out of Cookies set by our suppliers, please visit the applicable links listed in the table above.

## 6. THIRD PARTY WEB ADVERTISING SERVICES

6.1 Our Services may use Google Analytics, particularly within our marketing or free content sites, for the purposes of analyzing visitor or customer site interactions including interactions with our online marketing campaigns. For information about how Google processes the data collected please refer to the [Google Privacy Policy](#).

6.2 You may opt-out of third party web advertising services that provide personalised advertising based on your online activity. You can also configure your web browser to delete and/or block the use of cookies for any third party (see clause 5 for further information).

6.3 Please note: Clicking the links above will redirect you to the appropriate third party website. We are not responsible for the content of external websites. Opting out of Advertising Cookies will not remove advertising from the pages you visit; instead it means the ads you will see may not be matched to your interests.

## 7. CHANGES

We will update this Cookie notice from time to time. Any changes will be posted on this page with an updated revision date. If we make any material changes, we will provide notice through the Service or by other means.

## 8. CONTACT

If you have any questions, comments, complaints or requests regarding this Cookie notice, or our processing of your information, you can contact us via email [support@zenkafinance.com](mailto:support@zenkafinance.com).

