

## **COOKIE POLICY**

BlueOrchard Finance Ltd. (“BlueOrchard”) takes the privacy of your personal data very seriously.

You can change your Cookie Settings anytime by clicking the following button:

[Cookie Setting](#)

In view of BlueOrchard’s commitment to transparency, we provide information below about cookies, how we use them on our website and what options you have if you want to activate or deactivate these cookies. For further information about the use of data please see our Privacy Policy.

### **WHAT ARE COOKIES?**

Cookies in a web environment or in apps are small text files stored on a website visitor’s computer, mobile device etc. when visiting a website. This allows the server to deliver a page tailored to a particular user.

Cookies perform essential functions, like ensuring the technical functionality of the website, letting you navigate between pages efficiently, remembering your preferences but also generally improve your browsing experience.

### **WHAT IS THE DIFFERENCE BETWEEN FIRST-PARTY AND THIRD-PARTY COOKIES?**

Cookies may be set by the site you are visiting or by another site prior to or during your visit. These are known as first- and third-party cookies.

Cookies installed on your device by the organization running the website you are visiting are known as “first-party” cookies. They belong to the website domain that appears in the browser address bar, in our case <https://www.blueorchard.com>.

Cookies installed on your device via the website you are visiting by another organization are called “third-party” cookies. These cookies are set by another site prior to or during your visit. They belong to the website domain different from the one shown in the address bar.

## **WHAT IS THE DIFFERENCE BETWEEN SESSION AND PERSISTENT COOKIES?**

There are two types of cookies which may be placed onto your device during a website visit. These are called session and persistent cookies.

**Session cookies** are set at the start of a visit and remain active only while that visit continues. They primarily support navigation through the site as they remember which pages you have been on and what interactions you may have had with the site already (e.g. searching for a particular fund). These cookies are deleted automatically when you close your browser.

**Persistent cookies** are set during a first visit to a site but will carry an expiry date or time. This cookie will remain on your device until either you clear your cookies, or the expiry is reached. They can be used for analytical purposes to track visits over time, for example we could see how many people visited a particular page and then came back to view it again later.

Neither of these types of cookies are used to collect or share personal information.

## **WHICH COOKIES DOES BLUEORCHARD USE AND WHY?**

We use the following types of cookies for the purposes outlined below:

### **Essential cookies**

Our website uses cookies, which are necessary for the technical functionality of our website, the detection of errors and security-relevant anomalies or to offer a service or option you have requested. Whilst these cookies cannot be turned off for the reasons outlined above, they do not gather nor store any information nor personal data about you. If you are reluctant to accept use of them, we recommend you navigate away from this website.

## Marketing cookies

These cookies provide us with statistical data of your visit. The information collected is anonymous and used only for the purpose of improving user experience for our website visitors. These cookies may allow our website to remember the choices you make (such as username, language, or location selection) and tailor the experience to provide enhanced features and relevant content for you. Without these cookies, you may have to reset your choices at every visit.

## External media cookies

Content from video platforms (e.g. Vimeo or Youtube) and social media platforms (e.g. Twitter) is blocked by default. Access to this content does not require manual consent if you accept cookies from external media.

## **HOW TO CONTROL COOKIES USED/SET ON MY DEVICE?**

You are always free to decline our non-essential cookies, although in that case you may not be able to use certain features on our website. If you want to prevent the use of any of above cookies, you can deactivate a cookie as follows.

When you visit the site for the first time, or if you visit after clearing your cookies, you will see the following pop-up:

Screenshot of Cookie Banner

BlueOrchard's website allows you to selectively accept cookies, based on your preference, by clicking on the "Manage cookies" button.

Do note that out of the categories of cookie available, the "Essential cookies" cannot be switched off, as doing so would prevent using the web site effectively. It is worth noting that these cookies do not store any personal data about you.

When clicking on "Manage cookies" the Cookie Manager will appear where you can make your selection of which cookie types you are willing to accept. Please note that when using "Manage

cookies”, you can disable the relevant BlueOrchard cookies. However, this won’t stop all cookies from other websites (so called third-party cookies) being set. To change this, you will have to amend your settings from within your browser.

## **HOW CAN I CHANGE SETTINGS FROM WITHING MY BROWSER?**

When you visit our website, you may receive cookies that are set by third parties. The kind of cookies and the consequent data processing carried out by such third parties are regulated by the third party’s privacy policy. We do not control the setting of these third-party cookies. You may wish to check any such third party’s website for more information about their use of cookies and how to manage them.

Please note that most browsers offer different ways to protect your privacy. If you do not activate or deactivate certain (third-party) cookies via the browser settings, it is possible that certain functionalities will not be available to you as expected.

The instructions for these vary by browser and they may change from time to time as new versions are released.

Here are some links to instructions for the most common browsers:

### **Microsoft Internet Explorer**

<http://windows.microsoft.com/en-gb/internet-explorer/delete-manage-cookies>

### **Mozilla Firefox**

<https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>

### **Google Chrome**

<https://support.google.com/chrome/answer/95647?hl=en>

### **Safari**

<https://www.apple.com/uk/support/mac-apps/safari/>

For other browsers, try searching for "managing cookies in (browser name)".

## **THIRD-PARTY COOKIES ON OUR SITE**

The following overview shows third-party cookies that may be used to improve website visitors' experience on our website and informs you of purpose of the cookies and the duration for which they are kept.

*"Cookie list"*

You can opt out of the use of cookies at any time by deleting the cookies placed by the website by following above instruction.

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