Cookie Policy

INTRODUCTION

This Cookie Policy applies to Lumon Pay Limited, Lumon FX Europe Limited and Lumon Risk Management Limited.

When this policy mentions "Lumon," it refers to all the above-mentioned companies.

WHAT ARE COOKIES?

Cookies are a small text files that are stored in your web browser that allows Lumon or a third party to recognise you. Cookies can be used to collect, store and share bits of information about your activities across websites, including on Lumon's website.

Cookies might be used for the following purposes:

- To enable certain functions
- To provide analytics
- To store your preferences
- To enable ad delivery and behavioural advertising

Lumon uses both session cookies and persistent cookies.

A session cookie is used to identify a particular visit to our Website. These cookies expire after a short time, or when you close your web browser after using our Website. We use these cookies to identify you during a single browsing session, such as when you log into our Website.

A persistent cookie will remain on your devices for a set period of time specified in the cookie. We use these cookies where we need to identify you over a longer period of time. For example, we would use a persistent cookie if you asked that we keep you signed in.

WHAT COOKIES DO WE USE?

Strictly Necessary Cookies

These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. You can set your browser to block or alert you about these cookies, but some parts of the site will not then work. These cookies do not store any personally identifiable information.

Performance Cookies

These cookies allow us to count visits and traffic sources so we can measure and improve the performance of our site. They help us to know which pages are the most and least popular and see how visitors move around the site. All information these cookies collect is aggregated and therefore anonymous. If you do not allow these cookies we will not know when you have visited our site, and will not be able to monitor its performance.

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalisation. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies then some or all of these services may not function properly.

Targeting Cookies

These cookies may be set through our site by our advertising partners. They may be used by those companies to build a profile of your interests and show you relevant adverts on other sites. They do not store directly personal information, but are based on uniquely identifying your browser and internet device. If you do not allow these cookies, you will experience less targeted advertising.

Social Media Cookies

These cookies are set by a range of social media services that we have added to the site to enable you to share our content with your 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 you see on other websites you visit. If you do not allow these cookies you may not be able to use or see these sharing tools.

Cookie List

A cookie is a small piece of data (text file) that a website – when visited by a user – asks your browser to store on your device in order to remember information about you, such as your language preference or login information. Those cookies are set by us and called first-party cookies. We also use third-party cookies – which are cookies from a domain different than the domain of the website you are visiting – for our advertising and marketing efforts. More specifically, we use cookies and other tracking technologies for the following purposes:

Strictly Necessary Cookies

These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. You can set your browser to block or alert you about these cookies, but some parts of the site will not then work. These cookies do not store any personally identifiable information.

COOKIE SUBGROUP	COOKIES	COOKIES USED
identity.lumonpay.com	.AspNetCore.Mvc. CookieTempDataProvider, .AspNetCore. Antiforgery.9fXoN5jHCXs	First Party
lumonpay.com	OptanonAlertBoxClosed, OptanonConsent	First Party
www.lumonpay.com	undefineds, msd365mkttrs, msd365mkttr	First Party
mktdplp1O2cdn. azureedge.net	msd365mkttrs, msd365mkttr	Third Party

Performance Cookies

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COOKIE SUBGROUP	COOKIES	COOKIES USED
lumonpay.com	_vwo_uuid_v2, _vis_opt_ exp_n_combi, _vis_opt_s, _vwo_referrer, _vis_opt_ test_cookie, _vwo_ds, _gid, _ga, _gat_UA-199714648-1, _vwo_sn, _vwo_uuid	First Party

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalisation. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies then some or all of these services may not function properly.

COOKIE SUBGROUP	COOKIES	COOKIES USED
lumonpay.com	_wpfuuid	First Party

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COOKIE SUBGROUP	COOKIES	COOKIES USED
www.lumonpay.com	lumon-cookie-pref	First Party
lumonpay.com	Traffic Source Cookie, _fbp, calltrk_nearest_tld, calltrk_landing, fcd_campaign, calltrk_referrer	First Party
www.facebook.com		Third Party

HOW DO THIRD PARTIES USE COOKIES ON THE LUMON WEBSITE?

Third party companies, like analytics companies and ad networks, generally use cookies to collect user information on an anonymous basis. They may use that information to build a profile of your activities on the Lumon Website and other websites that you've visited.

Some targeting / advertising cookies may be placed on behalf of 3rd party companies. These include:

COOKIE NAME	SOURCE	NOTES
test_cookie	www.doubleclick.net	This cookie is used to check if the browser supports cookies.
conversion	www.googleadservices.com	This cookie is used for tracking conversions.
Facebook Pixel	www.facebook.com	This cookie is used to measure, optimise and build audiences for advertising campaigns served on Facebook.

WHAT ARE YOUR COOKIE OPTIONS?

If you don't like the idea of cookies or certain types of cookies, you can opt out via the cookie consent platform or alternatively change your browser's settings to delete cookies that have already been set and to not accept new cookies. To learn more about how to do this, visit the help pages of your browser.

Please note, however, that if you delete cookies or do not accept them, you might not be able to use all of the features that we offer, you may not be able to store your preferences, and some of our pages might not display properly.

WHERE CAN I FIND MORE INFORMATION ABOUT COOKIES?

To learn more about cookies, please read "**What Are Cookies**".