pepperstone

Cookie Policy

Pepperstone Financial Services (DIFC) Limited

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1. Introduction

Pepperstone Financial Services (DIFC) Limited ("Pepperstone", "we", "us", "our") uses a variety of different technologies, such as cookies and similar technologies, on our website and mobile apps. These helps us to provide you with a good experience when you browse our website or use our apps and also allows us to improve our website and apps.

Protecting your privacy and personal data is very important to us. We're committed to ensuring that we provide you with the relevant information and tools so that you can manage your cookie preferences.

2. What are cookies and similar technologies?

2.1   Cookies

A cookie is a small file which asks permission to be placed on your device (e.g. a computer, smartphone or tablet). Once you agree, the file is added and the cookie helps analyse web traffic or lets businesses know when you visit a particular website. Cookies allow web applications to respond to you as an individual.

Cookies help us provide you with a better website by enabling us to monitor the pages that you find useful and tailor our website to your needs, likes and dislikes by gathering and remembering information about your preferences.

The cookies that we use can't execute code or deliver any viruses. We only ever use cookies for the essential functioning of our website, for analytical purposes to provide you with a great client experience, and for marketing, so that we serve you with content that's in line with your interests, based on your activity on our website.

2.2   Similar technologies

We use software tools similar to cookies on our apps that enable us to track, report, and analyse the use of our website and apps and to help keep our website and app secure. These may include web application software methods and web beacons (also known as "pixel tags" or "clear GIFs") which are small, virtually invisible, pixel-sized programs hosted on our websites or apps that typically work in conjunction with cookies to identify our users and user behaviour.

These are stored on your smartphone, tablet, or other devices you use to access our website or app.

We may use the terms "cookies" or "similar technologies" interchangeably in this Policy to refer to all technologies that we may use to store data in your browser or device or that collect information or help us identify you.

3. Our cookies and similar technologies

We use a number of cookies[1] to provide you and other users with our products and services via our website and trading platforms.

Please be aware that if you choose not to accept cookies, you may not be able to take full advantage of our website or apps.

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[1] The exact cookies used may change from time to time.

3.1   How we use cookies

The cookies used by our websites and apps:

- **Do not** store any personal data such as passwords
- **Do not** access any other information stored on your computer
- **Do not** compromise the security of your device(s)
- **Do** allow us to provide a service through which people can access their trading account(s)**Do** allow us to monitor the number of people using our website or apps
- **Do** allow us to see how people arrive at our website or apps (for example, via search engine or via email)
- **Do** allow us to gather technical information about people using our website or app, such as their geographical location and the type of web browsers they are using
- **Do** allow us to display advertisements on other websites to people who've previously accessed our websites (for example, banner ads). We can't identify the individuals who are served with these ads
- **Do** allow us to display content on our websites that's more relevant to you and your preferences, based on the information we hold and your behaviour on our website
- **Do** allow our website to recall certain settings and preferences to make it easier to use our website

3.2   The types of cookies and similar technologies we use

We categorise our cookies and similar technologies into three categories: essential, analytical and marketing/targeting. While the cookies and similar technologies that we use may change from time to time as we improve and update our website and apps, we use them for the following purposes:

3.2.1   Essential Cookies

These are cookies and similar technologies that are essential to the functioning of our website, apps and our products and services. An essential function includes enabling you to complete trading account applications, remembering your login details, initiating web chat with our support team or other website functionality. You can't deactivate these cookies as without them we are unable to provide our website or apps to you.

Name	Party	Type	Purpose
acceptedCookies	Pepperstone	First-party	Used by Pepperstone to determine whether the user made a choice regarding cookie preferences.
analyticalCookiesEnabled	Pepperstone	First-party	Used by Pepperstone to determine if the website is able to load analytical cookies. True/false is set based on the user's choice.
gtmEnabled	Pepperstone	First-party	Used by Pepperstone to determine to load Google Tag manager based on the users cookie preferences.
hl	Pepperstone	First-party	Used by Pepperstone to allow us to store information about which preferred language the user has selected so we can optimise the users experience.

Name	Party	Type	Purpose
locale	Pepperstone	First-party	Used by Pepperstone to store the preferred locale (language) for the user.
loadCookiesWithoutConsent	Pepperstone	First-party	Used by Pepperstone to determine if the website is able to load cookies without explicit consent of the user.
marketingCookiesEnabled	Pepperstone	First-party	Used by Pepperstone to determine if the website is able to load marketing cookies. True/false is set based on the user's choice.
origin-country	Pepperstone	First-party	Used by Pepperstone to optimise your experience for your country of origin.
pep_last_url	Pepperstone	First-party	Used to determine the last visited URL on the website to optimise the user experience.
stored_location	Pepperstone	First-party	Used by Pepperstone to deep link users into the Secure Client Area (SCA).
website_locale	Pepperstone	First-party	Used by Pepperstone to suggest an appropriate licence for a user based on their region.
auth0	Auth0	Third-Party	For user authentication.
auth0_compat	Auth0	Third-Party	For user authentication.
auth0.TTOjv6ttygclbG6rsJXR 2 Mqz9GaM8aOq.is.authentic ated	Auth0	Third-party	For user authentication.
did	Auth0	Third-Party	For user authentication.
did_compat	Auth0	Third-Party	For user authentication.
_legacy_auth0.TTOjv6ttygclb G6rsJXR2Mqz9GaM8aOq.is.a uthenticated	Auth0	Third-party	For user authentication.
AWSALB	AWS	Third-party	Allow us to maintain sticky sessions across our Cloud Infrastructure.
AWSALBCORS	AWS	Third-party	Allow us to maintain the correct security configuration across our Cloud Infrastructure.
_GRECAPTCHA	Google	Third-party	Used to protect against malicious bots.
OptanonAlertBoxClosed	Optanon	Third-Party	To manage cookie consent by third party integrations (Phrase).
OptanonConsent	Optanon	Third-Party	To manage cookie consent by third party integrations (Phrase).
_pa_iid	Phrase	Third-Party	Phrase related essential.

Name	Party	Type	Purpose
_pa_vid	Phrase	Third-Party	Phrase related essential.
mp_7ee5623b0363d19908a 81c8e4e3a62a7_mixpanel	Phrase	Third-Party	Phrase related essential.
BrowserId_sec	Salesforce	Third-party	Used for security protections.
force-proxy-stream	Salesforce	Third-party	Ensures that client requests hit the same proxy hosts and are more likely to retrieve content from cache.
force-stream	Salesforce	Third-party	Used to redirect server requests for sticky sessions.
language	Salesforce	Third-party	Identifies the language for custom components, surveys, and flows, which support multiple languages. Without this cookie, translations for custom features can appear incorrectly.
sfdc-stream	Salesforce	Third-party	Used to properly route server requests within Salesforce infrastructure for sticky sessions.
sfdc-stream	Salesforce	Third-party	For session management for Salesforce integrations, e.g. live chat.
sfdc-stream	Salesforce	Third-party	For session management for Salesforce integrations, e.g. live chat.
AMP_ba62b82db2	Sentry	Third-party	For client side application logging.
AMP_MKTG_ba62b82db2	Sentry	Third-party	For client side application logging.
anonId	Sentry	Third-party	For client side application logging.
gsID	Sentry	Third-party	For client side application logging.
sentry-sc	Sentry	Third-party	For client side application logging.
session	Sentry	Third-party	For client side application logging.

3.2.2 Analytical

These cookies and similar technologies help us to understand how visitors use our website or apps. These are set by us or our third- party analytics providers and allow us to record certain information about you, such as the pages you visit on our website, how many times you visit and the links that you click on. We use this information to improve our website, such as tailoring the website to your personal preferences and ensuring that it's optimised to remove confusing or ineffective content.

Name	Party	Type	Purpose
_pa_aaid	Pepperstone	First-party	Used by Pepperstone to allow us to optimise the web experience.
_cq_duid	CHEQ AI	Third-party	This cookie is set by CHEQ AI Technologies. Used to monitor the technical information and use of devices that connect to our website to protect it from malicious traffic.

Name	Party	Type	Purpose
_cq_suid	CHEQ AI	Third-party	This cookie is set by CHEQ AI Technologies. Used to monitor the technical information and use of devices that connect to our website to protect it from malicious traffic.
_cc_id	crwdcntrl.ne t	Third-party	To collect statistical information in an anonymous form about the visitors of the website.
_dd_s	Datadog	Third-party	Cookie used to group all events generated from a unique user session across multiple pages. It contains the current session ID, whether the session is excluded due to sampling, and the expiration date of the session.
dd_site_test_	Datadog	Third-party	Temporary cookie used to test for cookie support. Expires instantly.
dd_cookie_test_	Datadog	Third-party	Temporary cookie used to test for cookie support. Expires instantly.
www.facebook.com	Facebook	Third-party	Similar technology to collect analytical information
fs_uid	FullStory	Third-party	Used by FullStory to store a unique user id
1P_JAR	Google	Third-party	This cookie carries out information about how the end user uses the website and any advertising that the end user may have seen before visiting the said website.
AEC	Google	Third-party	Ensure that requests within a browsing session are made by the user, and not by other sites.
_ga	Google	Third-party	Used to identify unique users.
_ga_{id}	Google	Third-party	Used to persist session state.
_ga_3JKYB4GBBY	Google	Third-party	Used to identify unique users.
_ga_3SV70MBHMV	Google	Third-party	Used to identify unique users.
_ga_5ZMXTY89BY	Google	Third-party	Used to identify unique users.
_ga_HSN7E71Y43	Google	Third-party	Used to identify unique users.
_ga_J2EQJSNGG3	Google	Third-Party	Used to identify unique users.
_ga_W6QYGB73BE	Google	Third-Party	Used to identify unique users.
_gat	Google	Third-Party	Used to identify unique users.
_gid	Google	Third-party	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.
_gat	Google	Third-Party	Used to identify unique users.
NID	Google	Third-party	The NID cookie contains a unique ID Google uses to remember your preferences and other information, such as your preferred language (e.g. English), how many search results you wish to have shown per page (e.g. 10 or 20), and whether or not you wish to have Google's SafeSearch filter turned

Name	Party	Type	Purpose
			on.
OTZ	Google	Third-party	Used by Google Analytics. Provides an aggregate analysis of Website visitors.
SID	Google	Third-party	This cookie is used by Google in combination with HSID to verify a Google user account and most recent login time.
SIDCC	Google	Third-party	Google Analytics uses this security cookie to protect a user's data from unauthorised access.
SSID	Google	Third-party	This cookie carries out information about how the end user uses the website and any advertising that the end user may have seen before visiting the said website.
UULE	Google	Third-party	Sends precise location information from a user's browser to Google's servers so that Google can show location relevant result.
X	Google	Third-party	Google related analytics.
_hjAbsoluteSessionInProgress	HotJar	Third-party	Used by Hotjar to detect the first pageview session of a user.
_hjFirstSeen	HotJar	Third-party	This is a Hotjar cookie that tells us if this is the first time you've visited the site.
_hjCachedUserAttributes	HotJar	Third-party	Used by Hotjar to store user attributes.
_hjIncludedInSessionSample_63179	HotJar	Third-party	Used by Hotjar to determine user participation in data sampling.
_hjSession_63179	HotJar	Third-party	Used by Hotjar to provide functions across pages.
_hjSessionUser_1635800	HotJar	Third-party	Used by Hotjar to store a unique user id.
_hjSessionUser_605312	HotJar	Third-Party	Used by Hotjar to store a unique user id.
_hjSessionUser_61521	HotJar	Third-party	Used by Hotjar to store a unique user id.
_hjIncludedInSessionSample_{ number}	HotJar	Third-party	Set to determine if a user is included in the data sampling defined by your site's daily session limit.
_hjSession_{number}	HotJar	Third-party	Holds current session data, and ensures subsequent requests in the session window are attributed to the same session.
_hjSessionUser_{number}	HotJar	Third-party	Set when a user first lands on a page. Persists the Hotjar User ID which is unique to that site. Hotjar does not track users across different sites. Ensures data from subsequent visits to the same site are attributed to the same user ID.

Name	Party	Type	Purpose
__hssrc	HubSpot	Third-Party	To store a unique session id.
__hstc	HubSpot	Third-Party	To store time of visit.
hubspotutk	HubSpot	Third-Party	To store and track a visitor's identity.
optimizelyEndUserId	Optimizely	Third-party	Used by Optimizely to store a unique user id.
oribili_user_guid	Oribi	Third-party	Used to count unique visitors to a website.
_parrable_id	Parrable	Third-party	Used to identify unique users.
_hjSessionUser_3270412	Phrase	Third-Party	Used by Hotjar to store a unique user id.
ajs_anonymous_id	Segment	Third-party	Used by Segment as a unique ID generated on first view of the website. This ID is used to anonymously track user behaviour on our website. Inactive until consent received
ajs_user_id	Segment	Third-party	To store a user's anonymous ID.
ajs_user_id	Segment	Third-party	To store a user's Secure Client Area ID.
cb_anonymous_id	Segment	Third-party	Segment related analytics
ko_id	Segment	Third-party	Segment related analytics.
ko_sid	Segment	Third-party	Segment related analytics.
mutiny.user.token	Segment	Third-party	Segment related analytics
notice_behavior	TrustArc	Third-party	Trusted user detection.

3.3.3 Marketing/targeting

These cookies and similar technologies help us and our partners to understand what you're interested in on our website and on social media so we can provide you with a more personalized marketing experience. They can track your browsing history and online activities across websites to create a profile of your activities and interests. They don't directly store personal information – they're based on uniquely identifying your browser and internet device only. We share this information with our third party marketing partners to enable us to serve you with relevant advertising when you visit other sites (e.g. to remind you of products or services that you might have shown an interest in or to provide you with special offers). We also work with third parties who may place cookies on your web browser to enable us and other advertisers to serve you with advertising based on your browsing and online search activity.

If you don't allow these cookies, you'll experience less targeted advertising. We adhere to industry accepted best practice regarding our use of marketing cookies.

Name	Party	Type	Purpose
anj	AdNXS	Third-party	Contains data denoting whether a cookie ID is synced with our partners.
uuid2	AdNXS	Third-party	This cookie contains a unique randomly-generated value that enables the Platform to distinguish browsers and devices. We use this cookie to measure how often people do things like click on or view ads.

Name	Party	Type	Purpose
adroll	Adroll	Third-party	Registers a unique ID that identifies a returning user's device. The ID is used for targeted ads.
adroll_fpc	Adroll	Third-party	This cookie is used to identify the visitor across visits and devices. It is used by real-time bidding for advertisers to present relevant advertisements.
adroll_shared	Adroll	Third-party	Used for marketing and retargeting.
ar_v4	Adroll	Third-party	Optimises ad display based on the user's movement combined and various advertiser bids for displaying user ads.
cb_group_id	Adroll	Third-party	For Adroll & Clearbit marketing integration.
cb_user_id	Adroll	Third-party	For Adroll & Clearbit marketing integration.
c	Bidswitch	Third-party	Regulates synchronisation of user identification and exchange of user data between various ad services.
tuuid	Bidswitch	Third-party	This cookie has a unique user ID (randomly created by IPON/Bidswitch) on the basis of which Bidswitch can remember what banners you have seen and if you have visited the website of an advertiser. Bidswitch uses this information only for that specific advertiser to be able to determine when and how often you will see a certain banner.
tuuid_lu	Bidswitch	Third-party	Contains a unique visitor ID, which allows Bidswitch.com to track the visitor across multiple websites. This allows Bidswitch to optimize advertisement relevance and ensure that the visitor does not see the same ads multiple times.
MR	Bing	Third-party	Indicates whether to refresh MUID.
MUID	Bing	Third-party	Identifies unique web browsers visiting Pepperstone sites. These cookies are used for advertising, site analytics, and other operational purposes.
_uetsid	Bing	Third-party	This contains the session ID for a unique session on the site.
_uetvid	Bing	Third-party	This is a cookie utilised by Microsoft Bing Ads and is a tracking cookie. It allows us to engage with a user that has previously visited our website.
CMID	Casalemedia	Third-party	This cookie is used to record your browsing activity, with the purpose of displaying targeted ads.
CMPRO	Casalemedia	Third-party	This cookie is used to record your browsing activity, with the purpose of displaying targeted ads.

Name	Party	Type	Purpose
CMPS	Casalemedia	Third-party	This cookie is used to record your browsing activity, with the purpose of displaying targeted ads.
DSID	Double Click	Third-party	Used by Google DoubleClick to identify a signed-in user on non-Google sites and to remember whether the user has agreed to ad personalization.
IDE	Double Click	Third-party	Used by Google DoubleClick to register and report the website user's actions after viewing or clicking one of the advertiser's ads with the purpose of measuring the efficacy of an ad and to present targeted ads to the user.
_fbp	FaceBook	Third-party	Used by Facebook to deliver a series of advertisement products such as real-time bidding from third party advertisers.
www.facebook.com	Facebook	Third-party	Similar technology to deliver a series of advertisement products such as real-time bidding from third party advertisers.
1P_JAR	Google	Third-party	This cookie carries out information about how the end user uses the website and any advertising that the end user may have seen before visiting the said website.
APISID	Google	Third-party	These cookies are used by Google to display personalized advertisements on Google sites, based on recent searches and previous interactions.
DV	Google	Third-party	Used for the purpose of targeted advertising.
_gcl_au	Google	Third-party	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services. The main purpose of this cookie is: Targeting/Advertising.
HSID	Google	Third-party	These cookies are used by Google to display personalized advertisements on Google sites, based on recent searches and previous interactions.
OTZ	Google	Third-party	Used by Google Analytics. Provides an aggregate analysis of Website visitors.
Secure-1PAPISID	Google	Third-party	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Secure-1PSID	Google	Third-party	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Secure-1PSIDCC	Google	Third-party	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Secure-1PSIDTS	Google	Third-party	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.

Name	Party	Type	Purpose
Secure-3PAPISID	Google	Third-party	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Secure-3PSID	Google	Third-party	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
Secure-3PSIDCC	Google	Third-party	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.
SAPISID	Google	Third-party	This DoubleClick cookie is generally set through the site by advertising partners, and used by them to build a profile of the website visitor's interests and show relevant ads on other sites. This cookie works by uniquely identifying your browser and device.
SSID	Google	Third-party	This cookie carries out information about how the end user uses the website and any advertising that the end user may have seen before visiting the said website.
AnalyticsSyncHistory	LinkedIn	Third-party	Used to store information about the time a sync took place with the lms_analytics cookie.
bcookie	LinkedIn	Third-party	Browser Identifier cookie to uniquely identify devices accessing LinkedIn to detect abuse on the platform.
li_sugr	LinkedIn	Third-party	Used to make a probabilistic match of a user's identity outside the Designated Countries.
lidc	LinkedIn	Third-party	Used to facilitate data center selection.
ln_or	LinkedIn	Third-party	Used to determine if Oribi analytics can be carried out on a specific domain.
UserMatchHistory	LinkedIn	Third-party	Used for id sync process. It stores the last sync time to avoid repeating the syncing process in a frequent manner.
mkjs_group_id	MadKudu	Third-party	Used by MadKudu to store a unique user id.
mkjs_user_id	MadKudu	Third-party	Used by MadKudu to store a group/account id.
mutiny.user.token	Mutiny	Third-party	Segment related marketing.
i	OpenX	Third-party	Includes a random string created to recognize your device for the purpose of delivering advertisements, as well as the timestamp of the string's creation.
KRTBCOOKIE_10	Pubmatic	Third-party	Used by Pubmatic to correlate our IDs with those of their partners (such as demand side platform clients or other advertising technology companies). They pass the information stored by the partner in this cookie to the partner when it is considering whether to purchase advertisements. This enables the partner to make better

Name	Party	Type	Purpose
			decisions about whether to display an advertisement to you.
PugT	Pubmatic	Third-party	This cookie tracks when cookies were updated on the browser, in order to limit the number of calls to the server-side cookie store.
_rdt_uuid	Reddit	Third-party	Used to attribute conversions back to Reddit Ads.
audit	Rubicon Project	Third-party	Set by Rubicon Project to record cookie consent data.
khaos	Rubicon Project	Third-party	Set by Rubicon Project as an Internal user identifier used for analytics.
cb_anonymous_id	Segment	Third-party	Used to collect visitor behavior data to present more relevant advertisement.
t_gid	Taboola	Third-party	Assigns a unique User ID that Taboola uses for attribution and reporting purposes, and to tailor recommendations to this specific user.
guest_id	Twitter	Third-party	This cookie is for authentication.
guest_id_ads	Twitter	Third-party	This cookie is for advertising when logged out.
guest_id_marketing	Twitter	Third-party	This cookie is for advertising when logged out.
muc_ads	Twitter	Third-party	This cookie is for advertising.
personalization_id	Twitter	Third-party	This cookie tracks activities on and off Twitter for a personalized experience.
A3	Yahoo	Third-party	Used by Yahoo for targeted advertising.
IDSYNC	Yahoo	Third-party	These cookies are used for advertising and marketing purposes. We use these cookies to know that a visitor has been on our site before which allows us (or a third party) to display an appropriate advertisement on another website.
tluid	3lift	Third-party	This cookie is used to identify the visitor and optimize ad-relevance by collecting visitor data from multiple websites – the exchange of visitor data is normally provided by a third-party data-center or ad-exchange.

4. How to manage your Cookie Preferences

You can manage your cookie preferences for analytical and marketing cookies through your browser settings. To manage similar technologies on your mobile phone, you may need to refer to your handset manual.

Please be aware that if you choose not to accept cookies, you may not be able to take full advantage of our website or our trading platform.

Google Chrome

- At the top right of your browser, click the three vertical dots, then 'settings'
- Scroll to the bottom of the page and click 'advanced'
- Under 'privacy and security', click 'site settings'
- To enable cookies, head to the cookies section and tick 'allow sites to save and read cookie data (recommended). This option enables both first and third-party cookies
- To allow only Pepperstone cookies, enable 'block third-party cookies'
- To disable cookies, click 'see all cookies and site data', then click 'remove all'
- There are multiple levels of cookie enablement in Chrome. For more information, click <u>here.</u>

Safari

- In the menu bar, select 'Safari', then choose 'preferences'
- Click on 'Privacy'
- To prevent trackers from using cookies to track you, select 'prevent cross-site tracking'
- To disable cookies, select 'block all cookies'
- For more information, click <u>here.</u>

Microsoft Internet Explorer (versions 9-11)

- Select 'Tools' from the top of your browser's window
- Choose 'Internet Options'
- Navigate to the 'Privacy' tab
- Click 'Advanced'. Here you can choose to 'Accept' 'Block' or 'Prompt' both first and third-party cookies
- To disable cookies, tick 'Block'
- There are multiple levels of cookie enablement in Internet Explorer. For more information, click <u>here.</u>

Mozilla Firefox

- Click the menu button and choose 'content blocking'
- If 'standard' is selected, you are currently enabling cookies
- To block cookies, select 'custom' and click 'cookies' before selecting an option
- There are multiple levels of cookie enablement in Firefox. For more information, click <u>here.</u>

5. General Information

To find out more about how you can block, delete or manage cookies, please visit
www.aboutcookies.org
www.allaboutcookies.org

For more information on how we handle your data please see our [Privacy Policy.](#)

If you have any questions or concerns please email: support@pepperstone.com.