



Document:	COOKIES POLICY
Name of the company:	PAYMONT, UAB
Approved on:	2023-12-20
Approved by:	Decision of the Board, dated 2023-12-20
Version:	1.
References to external rules:	<ul style="list-style-type: none">• Law of the Republic of Lithuania on Electronic Communications• Regulation (EU) 2016/679 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data
References to internal rules:	<ul style="list-style-type: none">• <i>Data Protection Policy</i>• <i>Privacy Notices</i>• <i>Procedure for Exercising Data Subject Requests</i>• <i>Data Retention Procedure</i>
Status:	External – Public

1. INTRODUCTION	2
2. HOW WE USE COOKIES	2
3. YOUR CONSENT AND COOKIES MANAGEMENT	4
4. THIRD-PARTY COOKIES.....	5
5. UPDATES TO OUR COOKIES POLICY	5
6. CONTACT US	5
7. FINAL PROVISION	5

1. INTRODUCTION

- 1.1. **About us.** This Cookies Policy provides clear and detailed information on how PAYMONT, UAB, legal entity code 305673740, registered address at Ukmergės g. 126, Vilnius, the Republic of Lithuania, (**PAYMONT, we** or **us**) use cookies on [our website](#) and how you can manage your cookie preferences. PAYMONT is an electronic money institution licensed by the Bank of Lithuania (for more information please visit this [website](#)). PAYMONT activities focus on providing payments services to consumers and small and medium-sized companies mainly in Lithuania and the European Economic Area, operators of peer-to-peer lending and crowdfunding platforms, and some other businesses.
- 1.2. **Our commitment to transparency of cookies' use.** At PAYMONT, we value your privacy and are dedicated to safeguarding the confidentiality and security of your personal information. We understand the importance of maintaining the trust you place in us when you choose to use our services. Therefore, we are committed to being transparent about how we use cookies. While using cookies, we adhere strictly to the legal requirements established by the European Union, Lithuania, Czech Republic, Slovakia and other countries where we may operate. Primarily, this entails compliance with the *Law of the Republic of Lithuania on Electronic Communications* and the *Regulation (EU) 2016/679 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data* (the **GDPR**). Please read this Cookies Policy carefully and do not hesitate to contact us if you have any questions.

2. HOW WE USE COOKIES

- 2.1. **Understanding cookies.** Cookies are small text files that are stored on your device (such as a computer, smartphone, or tablet) by our website. These files contain information about your browsing activity, preferences, and interactions with our website. Cookies allow us to collect certain information from your web browser and they play a crucial role in improving user experience on our website by enabling features like session management, user authentication and others.
- 2.2. **Retention of cookies.** Most cookies we use on our website are *persistent cookies* which remain on your device even after you close your web browser until you erase them or until they expire. The remaining ones are *session cookies* that are temporary and are deleted from your device when you close your web browser. Specific periods for which each type of cookies is stored are specified in next clause below.
- 2.3. **Cookies we may use.** We may use the following cookies on our website:

<i>Type and purpose</i>	<i>Specific cookies and data collected</i>	<i>Storage period</i>
(1) Necessary (essential) cookies – required for the basic functioning of our website. They enable core functionalities like page navigation and access to secure areas of the site	• <i>Session identifiers</i> – to maintain your session and enable essential functions like your authentication and session management.	12 months
	• <i>Authentication data</i> – to remember if you are logged in or not, allowing you to access restricted areas of our website.	12 months
	• <i>User input data</i> – to temporarily save your input data such as form data to ensure that your interactions with our website are maintained during session.	12 months
	• <i>Security related data</i> – such as detecting unauthorized access attempts or protecting against fraudulent activities.	12 months
(2) Preference cookies – aimed to enhance your browsing experience	• <i>Language preferences</i> – your preferred language settings, allowing our website to display content in your preferred language.	12 months
	• <i>Region settings</i> – your region or location settings, enabling our website to display relevant content or services based on your location.	12 months
	• <i>Theme preferences</i> – your preferred theme or layout settings, allowing you to customize the appearance of our website.	12 months
	• <i>Font size preferences</i> – your preferred font size settings, making it easier for you to read content on our website.	12 months
	• <i>Customization options</i> – other customization options chosen by you, such as display preferences, notification settings, or privacy settings.	12 months
(3) Statistics (performance) cookies – used to analyse and improve our website performance	• <i>Page visits</i> – number of your visits to each page of our website, providing insights into which pages are most popular or frequently visited.	12 months
	• <i>Session duration</i> – amount of time you spend on our website during each visit, helping to understand your engagement and identify areas for improvement.	12 months
	• <i>Navigation patterns</i> – paths you take as you navigate through our website.	12 months
	• <i>Referral sources</i> – sources of traffic to our website, such as search engines, social media platforms, or referral links from other websites.	12 months
	• <i>Device and web browser information</i> – data about the devices and web browsers you use, including device type, operating system, screen resolution, and web browser version.	12 months

<i>Type and purpose</i>	<i>Specific cookies and data collected</i>	<i>Storage period</i>
	This information helps optimize our website for different platforms and screen sizes.	
	<ul style="list-style-type: none"> • <i>Error tracking</i> – error messages encountered by you while using our website, helping to identify and resolve technical issues. 	12 months
	<ul style="list-style-type: none"> • <i>Click-through rates</i> – number of clicks on links, buttons, or other interactive elements on our website, providing insights into your engagement and behaviour. 	12 months
(4) Marketing cookies – used to deliver personalized advertisements based on your interests and browsing history	<ul style="list-style-type: none"> • <i>Browsing history on our website</i> – your interactions within our website, such as pages visited, products viewed, and actions taken. 	12 months
	<ul style="list-style-type: none"> • <i>Your interests and preferences</i> – data about your preferences and settings within our website, such as language preferences, display preferences, and notification settings. 	12 months
	<ul style="list-style-type: none"> • <i>User account information</i> – data related to your account activity, such as past form fill-ins, and account settings. 	12 months
	<ul style="list-style-type: none"> • <i>Interactions with marketing content</i> – your interactions with marketing content within our website, such as banner ads, pop-ups, and promotional emails 	12 months
	<ul style="list-style-type: none"> • <i>Conversion tracking</i> – your actions after interacting with marketing content, such as signing up for a newsletter, or purchasing a product or service. 	12 months
	<ul style="list-style-type: none"> • <i>Session information</i> – session identifiers or tokens to maintain your session and track their interactions during the visit to our website. 	12 months

3. YOUR CONSENT AND COOKIES MANAGEMENT

- 3.1. **No consent for necessary (essential) cookies.** We do not require your explicit consent for necessary (essential) cookies, as we use these cookies based on legitimate interest – ensuring the proper and safe functioning of our website. You still have the option to block or delete necessary (essential) cookies by adjusting your web browser settings. Please note that blocking necessary (essential) cookies may limit your ability to use certain features of our website.
- 3.2. **Consent for other cookies.** For all other cookies that we use, we require your consent. You provide consent by taking affirmative action – by clicking the “accept” cookies button on the cookies banner displayed when you visit our website. You will have the option to provide separate consents for each type of cookies. If you do not consent to certain cookies, we will not use them when you visit our website.
- 3.3. **Cookies preferences.** We store your cookies preference for the period of one year. You may adjust your cookies preferences at any time:

- (1) *On our website*: you may manage your preferences and choose which cookies you consent to use, or withdraw your consent entirely, at any time by visiting <https://www.paymont.eu/>. Please note that your choice may affect the functionality of our website, and you may not be able to fully utilize our online services or receive offers or advertisements.
- (2) *On your web browser*: you may also change cookie settings in your device's web browser and delete cookies. Please be aware that blocking or deleting all cookies may affect the functionality of our website. Additionally, changes to security settings should be made individually in each web browser, and the settings displayed may vary.

4. THIRD-PARTY COOKIES

- 4.1. **Understanding third-party cookies.** When visiting our website, you may encounter cookies set up by third parties, rather than by us as website owners. These third-party cookies are used for various purposes such as advertising, analytics, and tracking.
- 4.2. **Managing third-party cookies.** Third-party cookies on our website are used when you have consented to the placement of third-party cookies on a third-party website and are using a third-party service on our website, such as viewing content provided by a third party. You can manage these cookies by following the instructions provided on the respective third-party domains.

5. UPDATES TO OUR COOKIES POLICY

- 5.1. **How we notify you of changes.** We reserve the right to update this Cookies Policy periodically. In the event of the event of any changes to this Cookies Policy, we will notify you in advance and publish the updated version on our website.
- 5.2. **Your right to review updates.** You have the right to review any updates and changes made to our Cookies Policy. We encourage you to regularly check our website for the latest version of our Cookies Policy. If you have any questions or concerns about the updates, please do not hesitate to contact us.

6. CONTACT US

- 6.1. **How to reach us with questions or concerns.** If you have any questions, concerns, or requests regarding our privacy practices or the information outlined in this Cookies Policy, please feel free to contact us. You can reach us by[e-mail: info@paymont.eu or by phone at +420 296 187 870.

7. FINAL PROVISION

- 7.1. All employees of the Company are responsible for ensuring that this they comply with this Policy and, therefore, adhere to appropriate practices, processes, and controls.
- 7.2. The Policy, its amendments or supplements enter into force upon their approval by the decision of Board, unless it specifies another date of entry into force of the Policy, its amendments, or supplements.
- 7.3. The Policy is reviewed annually or more frequently in case an immediate need (e.g., in case of legislative changes) is determined.
- 7.4. This Cookies Policy replaces information that was published on <https://www.paymont.eu/cookies-policy/> until the date of approval of this Policy.

[Text of cookies banner]

Privacy Overview

This website uses cookies to improve your experience while you navigate through the website. Out of these, the cookies that are categorized as necessary are stored on your browser as they are essential for the working of basic functionalities of the website. We also use third-party cookies that help us analyze and understand how you use this website. These cookies will be stored in your browser only with your consent. You also have the option to opt-out of these cookies. But opting out of some of these cookies may affect your browsing experience.

[Select cookies preferences] [Accept all]