# Privacy policy & Cookies policy

#### **COOKIES POLICY**

CapitalRise Finance Limited ("CapitalRise", "we", "us" or "our") is committed to protecting and respecting your personal information and your privacy.

This cookies policy explains what cookies are, how we use cookies and similar technologies on our website at www.capitalrise.com ("Website"), and what you can do to manage how cookies are used.

If you have any questions in relation to this cookies policy or if you would like more information on the cookies that we use and their purposes, you can contact us by post at: CapitalRise Finance Limited, 33 Cavendish Square, London W1G 0PW, or by email at: <a href="mailto:customercare@capitalrise.com">customercare@capitalrise.com</a>.

For general information about how we process your personal data, please visit our Privacy Policy.

To update your cookie consent settings, click here.

# 1 What are cookies and why do we use cookies?

- 1.1 Cookies are small data files which are placed on your computer or mobile phone ("device") when you visit our Website. Cookies will collect information relating to your use of our Website, information about your device such as IP address and browser type, demographic data and, if you reached the Website through a third party website, which third party website directed you to the Website.
- 1.2 When you re-visit our Website, cookies allow our Website to recognise your device, remember your preferences and tailor your use of the Website. Information provided by cookies can help us to:
- (a) recognise you whenever you visit the Website (this speeds up your access to the Website as you do not have to log in each time);
- (b) obtain information about your preferences and use of the Website;
- (c) analyse your use of our Website to help improve our content and services and to help us better understand our users' requirements; and
- (d) make your online experience more efficient and enjoyable.
- 1.3 Cookies are referred to as either "session" or "persistent" cookies, depending on how long they are used for:
- (a) Session cookies only last for the duration your online session and disappear from your device when you close your browser. Session cookies are not stored on the hard drive of your device.
- (b) Persistent cookies are stored on the hard drive of your device after the browser has been closed and last until you delete them, or they reach their expiry date. Persistent cookies are activated each time you visit the site where the cookie was generated.
- 1.4 For more information, please see <a href="https://www.allaboutcookies.org">www.allaboutcookies.org</a>.

#### 2 What types of cookies do we use?

- 2.1 The types of cookies that may be used on our Website fall into one of four categories as follows:
- (a) "Strictly Necessary" cookies. These cookies enable you to access certain functionalities which are essential for the operation of our Website; we do not require consent to enable these, and they cannot be switched off. Without these cookies, we would be unable to provide you with the online services you request. These cookies do not track where you have been on the internet and do not gather information about you that could be used for marketing purposes.
- (b) <u>Functional cookies</u>. Functional cookies are used to recognise your device when you return to our Website. They also remember your preferences (such as your username, language, and region) on our Website and enable us to personalise our content for you. The information collected by these cookies is usually anonymised, so we cannot identify you personally. Functional cookies do not track your internet usage or gather information which could be used for selling advertising, but they do help with serving advertising.
- (c) <u>Analytical (or performance) cookies</u>. Analytical cookies are used to monitor the performance of our Website. For example, they allow us to recognise and count the number of visitors and to see how visitors move around our Website when they are using it. The information provided by these cookies allows us to analyse patterns of user behaviour and we use that information to enhance user experience or identify areas of the Website which may require maintenance. All of the information collected by these cookies is anonymous and is only used for statistical purposes.
- (d) <u>Targeting cookies</u>. These cookies may be placed on your device by us or by trusted third parties. They remember that you have visited our Website and use that information to provide you with advertising which is tailored to your interests. This is often called online behavioural advertising ("OBA") and involves the monitoring of interests based upon web browsing history. Your web browsing history can be used to infer things about you (for example, your age, gender etc.), and this information may also be used to make advertising on websites more relevant to you. Although behavioural advertising cookies can track your activity around the internet they cannot identify you personally, even if you are signed into our Website. Without these cookies, online advertisements you encounter will be less relevant to you and your interests. If you would like more information about OBA, including how to opt-out of these cookies, please visit <a href="https://www.youronlinechoices.com">www.youronlinechoices.com</a>.
- 2.2 Cookie Table. You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

Your consent applies to the following domains: www.capitalrise.com

Cookie declaration last updated on 26/01/2025 by Cookiebot:

Strictly Necessary (32)

These cookies enable you to access certain functionalities which are essential for the operation of our Website; we do not require consent to enable these, and they cannot be switched off. Without these cookies, we would be unable to provide you with the online services you request. These

cookies do not track where you have been on the internet and do not gather information about you that could be used for marketing purposes.

Name	Provider	Purpose	Maximum Storage Duration	Туре
_csrf-backend	capitalrise	Ensures visitor browsing-security by preventing cross-site request forgery. This cookie is essential for the security of the website and visitor.	Session	HTTP Cookie
4thway_referral	capitalrise	Refer Log functionality		HTTP Cookie
advanced-backend	capitalrise	Session cookie used for login on the backend	Session	HTTP Cookie
alfred_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
applesfororanges_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
ar_debug [x2]	doubleclick google	Checks whether a technical debugger-cookie is present.	Session	HTTP Cookie
business-agent_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
CookieConsent	Cookiebot	Stores the user's cookie consent state for the current domain	1 year	HTTP Cookie
enness_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
explorep2p_referral	capitalrise.com	Refer Log functionality	Session	HTTP Cookie
google_ads	capitalrise	Determines user origin	Session	HTTP Cookie
ifisa_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
intercom-device-id-# [x2]	intercom Intercom Capitalrise.com	Sets a specific ID for the user which ensures the integrity of the website's chat function.	Session	HTTP Cookie
intercom-id	intercom	Necessary for the functionality of the website's chat-box function.	Session	HTTP Cookie
intercom-id-#	intercom	Allows the website to recognise the visitor, in order to optimize the chat-box functionality.	Session	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Туре
investment_banner	capitalrise	Enables functionality to be managed based on state and type of user	Session	HTTP Cookie
money_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
moneylove_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
off3r_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
OPTANONALERTBOXCLOSED	) hotjar	Determines whether the visitor has accepted the cookie consent box. This ensures that the cookie consent box will not be presented again upon re-entry.	Session	HTTP Cookie
OptanonConsent	hotjar	Determines whether the visitor has accepted the cookie consent box. This ensures that the cookie consent box will not be presented again upon re-entry.	Session	HTTP Cookie
organic	capitalrise	Determines user origin	Session	HTTP Cookie
p2p-millionaire_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
propertyroad_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
simply-media_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
sks_referral	capitalrise	Refer Log functionality	Session	HTTP Cookie
target_circle	capitalrise	Determines user origin	Session	HTTP Cookie
user_name	capitalrise.com	Enables functionality to be managed based on state and type of user	Session	HTTP Cookie
user_type	capitalrise.com	Enables functionality to be managed based on state and type of user	Session	HTTP Cookie

Name		Provider Purpose		Maximum Storage Duration	Туре
	utm_data	capitalrise	Determines user origin	Session	HTTP Cookie

### Functional (3)

Functional cookies are used to recognise your device when you return to our Website. They also remember your preferences (such as your username, language, and region) on our Website and enable us to personalise our content for you. The information collected by these cookies is usually anonymised, so we cannot identify you personally. Functional cookies do not track your internet usage or gather information which could be used for selling advertising, but they do help with serving advertising.

Name	Provider	Purpose	Maximum Storage Duration	Туре
_hjMinimizedPolls	hotjar	Set when the user minimises a questionnaire panel. The cookie ensures that the panel remains minimised when the user navigates the website.	Session	HTTP Cookie
is_vip_investor	capitalrise	Enables functionality to be managed based on state and type of user	Session	HTTP Cookie
NEXT_LOCALE	hotjar	This cookie is used to determine the preferred language of the visitor and sets the language accordingly on the website, if possible.	Session	HTTP Cookie

# Analytical (13)

Analytical cookies are used to monitor the performance of our Website. For example, they allow us to recognise and count the number of visitors and to see how visitors move around our Website when they are using it. The information provided by these cookies allows us to analyse patterns of user behaviour and we use that information to enhance user experience or identify areas of the Website which may require maintenance. All of the information collected by these cookies is anonymous and is only used for statistical purposes.

Name	Provider	Purpose	Maximum Storage Duration	Туре
_BEAMER_FIRST_VISIT	'_# hotjar	Used to detect whether the user has responded to surveys presented on the website. The purpose of the surveys are website optimization.	Session	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Туре
_cs_c	hotjar	Cookie is stored for analytical purposes	Session	HTTP Cookie
_cs_id	hotjar	Registers statistical data on users' behaviour on the website. Used for internal analytics by the website operator.	Session	HTTP Cookie
_fbp	hotjar	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	Session	HTTP Cookie
_hjDonePolls	hotjar	Set when the user minimises a questionnaire panel. The cookie ensures that the panel remains minimised when the user navigates the website.	Session	HTTP Cookie
_hp2_id.#	hotjar	Collects data on the user's navigation and behavior on the website. This is used to compile statistical reports and heatmaps for the website owner.	Session	HTTP Cookie
_hp2_props.#	hotjar	This cookie helps in tracking user interactions and behaviors on a website, making it useful for analytics purposes.	Session	HTTP Cookie
ajs_anonymous_id	hotjar	This cookie is used to identify a specific visitor - this information is used to identify the number of specific visitors on a website.	Session	HTTP Cookie
ajs_user_id	hotjar	This cookie is used to collect data on the visitor's behavior on the website - this information can be used to assign the visitor to a visitor segment, based on common preferences.	Session	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Туре
SAPSID	google	Google cookie. These cookies are used to collect website statistics and track conversion rates.	Session	HTTP Cookie
SID	google	Google cookie. These cookies are used to collect website statistics and track conversion rates.	Session	HTTP Cookie
SIDCC	google	Google cookie. These cookies are used to collect website statistics and track conversion rates.	Session	HTTP Cookie
SSID	google	Google cookie. These cookies are used to collect website statistics and track conversion rates.	Session	HTTP Cookie

#### Targeting (36)

These cookies may be placed on your device by us or by trusted third parties. They remember that you have visited our Website and use that information to provide you with advertising which is tailored to your interests. This is often called online behavioural advertising ("**OBA**") and involves the monitoring of interests based upon web browsing history. Your web browsing history can be used to infer things about you (for example, your age, gender etc.), and this information may also be used to make advertising on websites more relevant to you. Although behavioural advertising cookies can track your activity around the internet they cannot identify you personally, even if you are signed into our Website. Without these cookies, online advertisements you encounter will be less relevant to you and your interests. If you would like more information about OBA, including how to opt-out of these cookies, please visit <a href="https://www.youronlinechoices.com">www.youronlinechoices.com</a>.

Name	Provider	Purpose	Maximum Storage Duration	Туре
_Secure-1PAPISID	google	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.	Session	HTTP Cookie
_Secure-1PSID	google	Targeting cookie. Used to create a user profile and display relevant and personalised Google Ads to the user.	Session	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Туре
_Secure-1PSIDCC	google	Targeting cookie. Used to create a user profile and display relevant and personalised Google Ads to the user.	Session	HTTP Cookie
_Secure-1PSIDTS	google	Targeting cookie. Used to create a user profile and display relevant and personalised Google Ads to the user.	Session	HTTP Cookie
_Secure-3PAPISID	google	Profiles the interests of website visitors to serve relevant and personalised ads through retargeting.	Session	HTTP Cookie
_Secure-3PSID	google	Targeting cookie. Used to create a user profile and display relevant and personalised Google Ads to the user.	Session	HTTP Cookie
_Secure-3PSIDCC	google	Targeting cookie. Used to create a user profile and display relevant and personalised Google Ads to the user.	Session	HTTP Cookie
_Secure-3PSIDTS	google	Targeting cookie. Used to create a user profile and display relevant and personalised Google Ads to the user.	Session	HTTP Cookie
_Secure-BUCKET	google	Targeting cookie. Used to profile the interests of website visitors and display relevant and personalised Google ads.	Session	HTTP Cookie
_Secure-ENID	google	Used to remember and maintain your browser preferences and other information, such as preferred language, how many results you prefer to have shown on a search results page and whether you want to have Google's SafeSearch filter turned on.	Session	HTTP Cookie
Secure-ROLLOUT_TOKEN	youtube	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	Session	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Туре
_gac_UA-#	google	Stores information about ad campaigns from Google Adwords to show targeted ads to the visitor.	Session	HTTP Cookie
_gcl_aw	google	Used to measure the efficiency of the website's advertisement efforts, by collecting data on the conversion rate of the website's ads across multiple websites.	Session	HTTP Cookie
_HPVN	bing	Analysis service that connects data from the Bing advertising network with actions performed on the website.	Session	HTTP Cookie
_RwBf	bing	This cookie helps us to track the effectiveness of advertising campaigns on the Bing advertising network.	Session	HTTP Cookie
_UR	bing	This cookie is used by the Bing advertising network for advertising tracking purposes.	Session	HTTP Cookie
AEC	google	Detect spam, fraud, and abuse to help ensure advertisers are not incorrectly charged for fraudulent or otherwise invalid impressions or interactions with ads, and that YouTube creators in the YouTube Partner Program are remunerated fairly.	Session	HTTP Cookie
ANON	bing	This is a Microsoft MSN 1st party cookie to enable user-based content.	Session	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Type
APISID	google	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	Session	HTTP Cookie
ВСР	bing	This cookie is used for advertisement tracking purposes.	Session	HTTP Cookie
BFB	bing	This cookie is used for advertisement tracking purposes.	Session	HTTP Cookie
BFBUSR	bing	This cookie is used for advertisement tracking purposes.	Session	HTTP Cookie
bfe7eeba69b4422b9990f2e48 530fc70be8943a887504de696 2d369f202a9af2	autopilot	Is related to tracking activities for marketing purposes	Session	HTTP Cookie
cda_apenterprise.io	autopilot	Used by the Autopilot platform to track user interactions with marketing emails and other communications. This cookie helps in reporting recipient clicks and engagement within the Autopilot user interface.	1 day	HTTP Cookie
DSID	doubleclick	Tracks the conversion rate between the user and the advertisement banners on the website - This serves to optimise the relevance of the advertisements on the website.	Session	HTTP Cookie
KievRPSSecAuth	bing	Bing cookie for chat feature	Session	HTTP Cookie
MR	bing	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	Session	HTTP Cookie

Name	Provider	•	Maximum Storage Duration	Туре
MSPTC	bing	This cookie registers data on the visitor. The information is used to optimize advertisement relevance.	Session	HTTP Cookie
NAP	bing	This is a Microsoft MSN 1st party cookie that ensures the proper functioning of this website.	Session	HTTP Cookie
OID	bing	This cookie is used by the Bing advertising network for advertising tracking purposes.	Session	HTTP Cookie
OIDI	bing	This cookie is used by the Bing advertising network for advertising tracking purposes.	Session	HTTP Cookie
PPLState	bing	Cookie that tracks interaction on website after someone has clicked on a bing ad	Session	HTTP Cookie
SRCHD	adform	Unique value that records info about consecutive ads - includes: total impressions, daily impressions, total clicks, daily clicks, and last impression date	Session	HTTP Cookie
SRCHHPGUSR	adform	Unique value that records info about consecutive ads - includes: total impressions, daily impressions, total clicks, daily clicks, and last impression date	Session	HTTP Cookie
SRCHUID	adform	Unique value that records info about consecutive ads - includes: total impressions, daily impressions, total clicks, daily clicks, and last impression date.	Session	HTTP Cookie
SRCHUSR	adform	Unique value that records info about consecutive ads - includes: total impressions, daily impressions, total clicks, daily clicks, and last impression date.	Session	HTTP Cookie

- 2.3 Our emails may contain a web beacon to track whether you open an email and if you click on any of the links in the email. We may use this information to help us analyse the types of topics that you are interested in and to let our advertisers know how many of our anonymised, aggregated users click on their advertisements. When you delete the email, the web beacon will be deleted. If you do not wish to receive these web beacons, you can choose to receive emails from us in plain text rather than HTML.
- 2.4 When you browse our Website some cookies may be set by third parties, over which we have no control. When you visit a page with embedded third party content, the service provider may set their own cookies on your device. You may also encounter third party cookies resulting from our use of third party services, which help us monitor traffic on our Website. We do not control the use of these cookies and you should refer to the relevant third party websites for more information.

# 3 When/how do I provide my consent?

- 3.1 We use CookieBot on our website. CookieBot is a third-party cookie consent tool which helps us manage and control the use of cookies on our website, ensuring compliance with legal requirements and providing you with the ability to manage your cookie preferences. Find out more about CookieBot at their website: <a href="https://www.cookiebot.com/en/about/">https://www.cookiebot.com/en/about/</a>
- 3.2 Each time you visit our website using a device or browser which does not have a record of your cookie consent, we will ask for your permission (consent) to place cookies or other similar tracking technologies on your device. You will be able to manage your consent preferences and opt out of cookies, except where these are essential for us to provide you with a service that you have requested.

The CookieBot prompt will appear when you navigate to our website using a device or browser which does not have a record of your cookie consent. You can then customise your cookie preferences.

# 4 How can I manage or disable cookies?

- 4.1 You can update your cookie consent at any time by navigating to the introduction of this cookie policy page: <a href="https://capitalrise.com/cookies">https://capitalrise.com/cookies</a>. Here you will be able to see your current cookie settings, and can change these, or opt out of all cookie tracking, by clicking on the prompt to access the full CookieBot banner. You can also review our cookie policy to find out more about how we manage cookies, and your options.
- 4.2 There are a number of ways for you to manage cookies. Your browser settings should allow you to accept or reject cookies and you can set your browser to prompt you before accepting a cookie.
- 4.3 You can delete any cookies that have been installed in the cookie folder of your browser. The various browsers provide different procedures to manage your settings. Most browsers will have a help feature or menu that will tell you how to delete or disable cookies. You can also delete similar data used by browser add-ons by changing the settings of your add-on or visiting the manufacturer's website.
- 4.4 Please be aware that if you set your browser to disable cookies entirely it may affect the way our Website operates, and you may not be able to use certain features of our Website.

# 5 How do I know how up to date this Policy is?

5.1 We may update this Cookies Policy from time to time in order to reflect, for example, changes to the cookies we use or for other operational, legal or regulatory reasons.

The date at the bottom of this Cookies Policy indicates when it was last updated.

# **6 Further information**

If you have any queries relating to this Cookie Policy please contact us at <a href="mailto:customercare@capitalrise.com">customercare@capitalrise.com</a>.

Last updated on 10th February 2025.