

Trilo Cookie Policy

Version: 1.0

Last updated: 1 July 2026

Effective from: 1 July 2026

This Cookie Policy explains how Trilo Group Limited uses cookies and similar technologies on our website, web application, payment flows, merchant dashboard and related services.

This policy should be read together with our Privacy Policy, End User Terms of Service and Merchant Terms of Service.

1. Who we are

Trilo Group Limited is a company registered in England and Wales with company number **11684530**.

Our registered office is:

2nd Floor, South One Castle Park, Tower Hill, Bristol, England, BS2 0JA

In this policy, “**Trilo**”, “**we**”, “**us**” and “**our**” refer to Trilo Group Limited.

You can contact us about this Cookie Policy at:

privacy@trilo.io

2. What are cookies?

Cookies are small text files that are placed on your device when you visit a website or use an online service.

Cookies can help a website or service recognise your device, remember your preferences, keep you signed in, maintain security, understand how the service is used, and improve your experience.

Similar technologies include pixels, tags, local storage, session storage, device identifiers, SDKs and other technologies that store information on, or access information from, your device.

In this policy, when we refer to **cookies**, we mean cookies and similar technologies.

3. Where we use cookies

We may use cookies on:

- (a) our website;
- (b) our web application;
- (c) our merchant dashboard;
- (d) Trilo payment flows;
- (e) Trilo QR code and payment link journeys;
- (f) Trilo shopfronts and checkout pages;
- (g) support and chat tools;
- (h) marketing pages; and
- (i) emails and communications, where permitted.

The cookies used may vary depending on the page, service, device, browser, account status, merchant, product or feature you use.

4. Types of cookies we use

We group the cookies we use into the following categories.

4.1 Strictly necessary cookies

These cookies are needed for our website and services to work properly.

They may be used for:

- (a) security;
- (b) authentication;
- (c) fraud prevention;
- (d) remembering cookie choices;
- (e) keeping you logged in;
- (f) enabling payment flows;

- (g) maintaining sessions;
- (h) load balancing;
- (i) network management;
- (j) accessibility; and
- (k) core website and application functionality.

You cannot usually switch off strictly necessary cookies through our cookie preference tool because the website or service may not work properly without them.

You may be able to block them through your browser settings, but doing so may mean that parts of Trilo do not work.

4.2 Functional cookies

These cookies help us remember choices you make and provide enhanced functionality.

They may be used for:

- (a) remembering preferences;
- (b) remembering dismissed banners or notices;
- (c) remembering recently viewed pages;
- (d) personalising parts of the service;
- (e) improving account or dashboard experience; and
- (f) supporting in-product features.

Functional cookies are not always strictly necessary. Where required, we will ask for your consent before using them.

4.3 Analytics and performance cookies

These cookies help us understand how people use our website and services.

They may be used for:

- (a) measuring page views;
- (b) understanding user journeys;
- (c) identifying which pages or features are used most often;
- (d) identifying errors;

- (e) improving performance;
- (f) testing and improving product features;
- (g) understanding how users arrive at our website; and
- (h) improving the reliability and usability of Trilo.

Where required, we will ask for your consent before using analytics or performance cookies.

4.4 Support and communication cookies

These cookies help us provide support, chat, onboarding and communication features.

They may be used for:

- (a) live chat;
- (b) customer support;
- (c) identifying returning users;
- (d) managing support conversations;
- (e) product onboarding;
- (f) in-product messages; and
- (g) service updates.

Where required, we will ask for your consent before using support or communication cookies that are not strictly necessary.

4.5 Marketing and advertising cookies

These cookies help us understand the effectiveness of marketing and, where used, deliver or measure advertising.

They may be used for:

- (a) measuring marketing campaigns;
- (b) understanding referrals;
- (c) measuring conversions;
- (d) building audiences;
- (e) limiting repeat advertising;
- (f) showing relevant adverts; and

(g) understanding how people interact with Trilo marketing.

Where required, we will ask for your consent before using marketing or advertising cookies.

5. Cookies and tools we may use

The exact cookies used may change from time to time depending on the services we operate, the features enabled and the providers we use.

The tools and providers we may use include:

Provider / Tool	Purpose	Cookie category
Trilo	Core website, payment flows, account functionality, security, authentication, fraud prevention and service operation	Strictly necessary / functional
Webflow	Website hosting, page delivery and website functionality	Strictly necessary / functional
Google Analytics	Website and product analytics, traffic measurement and usage insights	Analytics / performance
Hotjar	Website behaviour analytics, heatmaps, session insights and user experience improvement	Analytics / performance
PostHog	Product analytics, feature usage, product improvement and event tracking	Analytics / performance
Intercom	Customer support, chat, onboarding and service communications	Support / communication
Payment, banking and security partners	Payment flow security, fraud prevention, authentication, risk checks and transaction support	Strictly necessary / functional

Some of these providers may set their own cookies or similar technologies when their services are used on our website or platform.

We will update this policy from time to time to reflect material changes to the cookies and providers we use.

6. What information cookies may collect

Cookies may collect or store information such as:

- (a) IP address;
- (b) device type;
- (c) browser type and version;
- (d) operating system;
- (e) approximate location derived from IP address;
- (f) time zone;
- (g) pages viewed;
- (h) links clicked;
- (i) buttons or features used;
- (j) referring website;
- (k) session identifiers;
- (l) account or login status;
- (m) payment flow status;
- (n) error messages and diagnostic information;
- (o) cookie preferences;
- (p) support conversation identifiers;
- (q) marketing source information; and
- (r) other technical information about how you use our website and services.

Some cookie information may be personal data. Where it is personal data, we use it in accordance with our Privacy Policy.

7. How long cookies last

Cookies may be session cookies or persistent cookies.

Session cookies are usually deleted when you close your browser.

Persistent cookies remain on your device for a period of time after you close your browser, unless you delete them earlier.

The length of time a cookie remains on your device depends on what the cookie is used for and how it is set.

Some cookies may last only for the duration of your session. Others may last for days, months or longer where needed for account functionality, security, preferences, analytics or support.

Where we use a cookie preference tool, we may store your cookie choices so that we can remember them.

8. Consent and cookie preferences

We will ask for your consent before using non-essential cookies where required by law.

You can accept or reject non-essential cookies through our cookie banner or cookie preference tool where available.

You can usually change your cookie preferences at any time by using the cookie settings link or tool made available on our website.

Strictly necessary cookies do not usually require consent because they are needed to provide the website or service you have requested.

If you reject non-essential cookies, you can still use the website and services, but some features, personalisation, analytics, support or marketing functionality may be limited.

9. Managing cookies through your browser

You can also control cookies through your browser settings.

Most browsers allow you to:

- (a) see what cookies are stored;
- (b) delete cookies;
- (c) block cookies from particular websites;
- (d) block third-party cookies;
- (e) block all cookies; or
- (f) set preferences for future cookies.

If you block all cookies, parts of our website, payment flows, merchant dashboard or services may not work properly.

For more information about cookies, you can visit the Information Commissioner's Office website at:

<https://ico.org.uk/your-data-matters/online/cookies/>

10. Third-party cookies

Some cookies may be set by third-party providers that help us operate, secure, analyse, support or improve Trilo.

These providers may process information about your use of our website or services in accordance with their own privacy and cookie policies.

We are not responsible for third-party websites or services that are not controlled by Trilo.

Where required, we will ask for your consent before allowing third parties to set non-essential cookies through our website or services.

11. Cookies in emails

Some of our emails may contain tracking pixels or similar technologies that help us understand whether an email has been opened, whether links have been clicked and how people interact with our communications.

We may use this information to improve our communications, understand engagement and manage marketing or service messages.

You can opt out of marketing emails at any time by using the unsubscribe link in the email or contacting us at:

privacy@trilo.io

You may still receive service, legal, security, transactional or account-related messages where necessary.

12. Children and young people

Trilo may be used by people aged 13 or over where permitted by our End User Terms of Service.

Where our services are accessed by young people, we aim to use cookies and similar technologies in a fair, transparent and proportionate way.

We do not knowingly use cookies to target children with behavioural advertising.

13. Changes to this Cookie Policy

We may update this Cookie Policy from time to time.

The latest version will be made available on our website.

Where changes are material, we may take additional steps to notify you, such as by updating our cookie banner, website notice, in-product notice or email.

14. Contact us

If you have any questions about this Cookie Policy, contact us at:

Trilo Group Limited

2nd Floor, South One Castle Park, Tower Hill, Bristol, England, BS2 0JA

Privacy enquiries: privacy@trilo.io

General support: support@trilo.io