

Tracking Technology Notice

1. Introduction

1.1 Background

Qred Bank AB, org. no. 559008-9800 (hereinafter "**Qred**"), utilizes cookies and similar tracking technologies on its websites and subdomains accessible on any of Qred's websites, and within Qred's apps. These technologies involve storing or accessing data on your mobile phone, computer, and similar devices. This Tracking Technology Notice provides details on the reasons Qred employs tracking technologies, their implications for you, and the options available if you prefer not to have certain tracking technologies used.

1.2 About Tracking Technologies

Qred utilizes tracking technology as a tool for analyzing and improving the user experience of our services and must obtain your consent for any tracking technology that is not crucial for delivering a service you have chosen to use. If the tracking technology involves collecting personal data, the General Data Protection Regulation ("**GDPR**") governs the collection and use of such data, granting you specific rights and information regarding the handling of your personal data.

Qred complies with the requirements of the GDPR by:

- Informing you of the use of tracking technology when you visit our websites or use our apps.
- Providing you with the option to consent to the use of tracking technology that is not essential for the service you intend to use.
- Offering comprehensive information on these technologies.
- Supplying our data protection information.

For further details on tracking technology and your rights concerning its use, you can visit the Swedish Authority for Privacy Protection's website.

2. Tracking Technology on Qred's website(s)

2.1 Cookies

Qred's websites utilize cookies as a tracking technology. A cookie, or web cookie, is a small text file stored on your computer, tablet, mobile phone, or any other device with an internet connection. It is stored on the user's device and can be used to technically maintain a link between the user's browser and the server, or to store information such as the last time a user visited the website. Cookies do not contain any directly identifiable information about you, such as your name, address, or telephone number; they only contain information about your browser and the activity conducted through it.

Qred utilizes both session cookies and permanent cookies. Session cookies reset each time you leave the page, whereas permanent cookies remain on your device, making your next visit to the website more user-friendly. We also utilize other similar technologies, such as pixel tags. These technologies can recognize cookies and other identifiers, enabling third parties to place cookies on your device. In some cases, a cookie may constitute personal information. Our Privacy Notice provides further details on how Qred processes your personal data.

2.2 Information on Qred's usage of cookies

When you access Qred's websites, data is stored in the local storage of your device in the form of cookies to facilitate essential functions for optimal website performance. These functions include personalizing the websites according to your preferences, such as hiding specific information from Qred or selecting your preferred language. Additionally, this storage ensures the security and functionality of the websites by displaying the correct version of the site. Beyond these purposes, cookies are also employed to deliver personalized advertisements.

2.3 Purposes for which Qred utilizes cookies

- Provide access to various features
- Enhance the user experience by saving your selections and settings
- Collect statistics and information necessary to understand user behavior on the websites and improve our digital services
- Allow you to remain logged in during a visit after your initial login
- Facilitate marketing efforts, including the personalization of ads

2.4 Types of cookies we utilize

Our cookie categories explained:

Necessary Cookies for Services or Products - These cookies are essential for the website's functionality and cannot be disabled in our systems. While you can configure your browser to block or alert you about these cookies, doing so may result in certain parts of the website not functioning properly. All necessary cookies on Qred's website are exclusively used by Qred for its purposes. These cookies have a lifespan of one year following your last visit.

Performance and Analytical Cookies - These cookies enable us to count visits and traffic sources, allowing us to measure and enhance the website's performance. They provide insights into the popularity of various pages and reveal how visitors navigate the site. This understanding helps us tailor functionalities based on user origins. If you choose to decline these cookies, no user-specific information related to the website's performance will be stored. You may opt not to consent to cookies in this category. Examples of data collected

include the pages you visit, the duration of your visit, the type of device you use, page load times, and the country from which you are browsing. Our performance-based cookies are utilized by Qred and third-party services. The third parties involved include:

- **Google:** In addition to the services stated below, you can find more information about how Google processes personal data [here](#)
 - **Google Analytics:** Read their privacy notice [here](#)
 - **Google Tag Manager:** Read their privacy notice [here](#)
- **Auth0:** Read their privacy notice [here](#)
- **PostHog:** Read their privacy notice [here](#)

The storage duration for these cookies is three years.

Marketing Cookies - These cookies are utilized by our marketing partners to build a profile of your interests and display relevant advertisements on other websites. They rely on the unique identification of your browser. If you choose not to allow these cookies, you will experience less targeted marketing. You have the option to withhold consent for this type of cookie.

Qred uses marketing cookies, which are set by Qred and may also be utilized by third parties. The third parties involved are:

- **Google:** In addition to the services stated below, you can find more information about how Google processes personal data [here](#)
 - Google Tag Manager: Read their privacy notice [here](#)
 - Google Ads: Read their privacy notice [here](#)
- **Meta Ads:** Read their privacy notice [here](#)
- **Microsoft Ads:** Read their privacy notice [here](#)
- **LinkedIn:** Read their privacy notice [here](#)
- **Adtraction:** Read their privacy notice [here](#)
- **Schibsted Ad Market:** Read their privacy notice [here](#)
- **Taboola Ads:** Read their privacy notice [here](#)
- **TikTok Ads:** Read their privacy notice [here](#)

Qred uses cookies for marketing purposes and may share these cookies with third parties. The storage duration for these cookies is one year from your last visit.

Analysis

If you consent to use cookies on any of Qred's websites, we deploy the following tracking technology(ies):

- **PostHog:** Qred utilizes the PostHog analytics and session recording tool to anonymously analyze visitor interactions and how they access the website. While PostHog does not fall under the category of tracking technology according to electronic communication laws, as it does not install any technology on your device, it fulfills similar functions and is thus mentioned here for clarity. The analysis covers a range of metrics, including the number of users, the posts and channels through which they discovered the website, the most visited pages, and the times when visitor traffic is highest.

Qred's product development team leverages these analyses to pinpoint areas of the website that require improvement, thereby enhancing the user experience. Through PostHog Analytics, Qred collects data on visitors' User agent and IP address but anonymizes this information immediately, as explained here. As a result, tracking individual visitors across different days, devices, or websites is not possible.

You have the option to disable tracking technology and receive notifications about it by modifying your browser settings or the tracking technologies settings on our website. You can also remove previously stored tracking technology through your browser.

2.5 Managing cookie preferences on our website

Browsers vary in terms of the cookie settings they offer. Here are some examples of settings you can adjust:

- Completely disable cookies
- Set your browser to prompt you each time a cookie is about to be stored on your device, which means you'll receive a notification every time you visit a site
- Disable third-party cookies while allowing cookies from website owners
- Accept cookies from trusted websites that you designate, while choosing to disable cookies or receive prompts for other sites

For detailed instructions on managing cookies, please refer to each browser manufacturer's website.

3. Tracking Technology on Qred's app

When you use Qred's app on iOS or Android, data is stored in the local storage space of your device, either by us or by a third party acting on our behalf. This data remains on your device until you or we, either directly or through the third party, remove it, or until you uninstall the app. Through this data, certain information is collected about your app installation and usage.

Analysis

When using Qred's app on iOS or Android, you may be asked to consent to Qred collecting information about your app usage for analysis purposes. If you consent, we use the following tracking technology(ies):

- **PostHog:** This technology analyzes user interactions with Qred's apps. The analysis includes understanding general user demographics, such as device models, operating systems, and geographic locations, as well as examining user interactions with app features, like button presses or notification reads. These insights help Qred's product development team identify features that need improvement, thereby enhancing the user experience.

Some data is stored only temporarily on your device, while other data remains as long as the Qred app is installed. Data collected for analytical purposes is used for varying durations depending on the specific purpose, but never longer than 12 months from collection. If you terminate your use of Qred's services, collected data is deleted within three months.

Personalization

When using Qred's app, you may be asked to consent to Qred collecting information for personalization purposes.

Your Choices Regarding Our Use of Tracking Technology in the Apps

You cannot opt out of necessary functions, as they are essential for providing our services. However, if you do not wish for Qred to use tracking technology for analytics or personalization, you can either decline consent upon first logging into the app or later withdraw consent via the app settings. Qred will cease data collection for these purposes and delete any collected data within six months. Revoking consent does not affect the legality of prior data processing.

How to Change Your Settings

For both iOS and Android users: Navigate to the Account screen and under the settings headline tap "Privacy". Or simply, in the Account tab, tap the Privacy option in the list.