

FUNDING ALLIANCE AD – COOKIE POLICY

Last updated: 22 April 2026

1. Who We Are

This Cookie Policy is published by **Funding Alliance AD** ("**Funding Alliance**", "**we**", "**us**" or "**our**"), a non-bank financial institution incorporated under the laws of the Republic of Bulgaria (UIC 208007365), with its registered office at 28 Jawaharlal Nehru Blvd., Floor 2, Office 40–46, Lyulin 7, Sofia, 1324, Bulgaria.

This Cookie Policy should be read alongside our [Privacy Policy](#), which sets out how we process personal data more generally, including the legal bases on which we do so.

For any queries about this Cookie Policy, please contact us at: legal@fundingalliance.com

2. What Are Cookies?

Cookies are small text files placed on your device (computer, tablet or smartphone) when you visit a website or use a web-based platform. They are widely used to make websites and platforms work efficiently, to remember your preferences, and to provide information to the operator of the site.

Similar technologies include web beacons, pixels, local storage objects and session identifiers. References to "cookies" in this policy include these similar technologies unless the context requires otherwise.

3. Cookies We Use

We use cookies on our website (www.fundingalliance.com) and on the Funding Alliance lending platform. Our cookies fall into the following categories:

3.1. Strictly Necessary Cookies

These cookies are essential for our website and platform to operate. They cannot be disabled. Without them, core services — such as logging in, navigating the platform, or completing an application — cannot be provided.

These cookies are used to:

- maintain your session while you are logged into the platform;
- protect against cross-site request forgery and other security threats;
- support load balancing and platform stability; and
- retain the stage you have reached in a multi-step application process so that progress is not lost.

Legal basis: Strictly necessary cookies do not require your consent. They are deployed on the basis of our legitimate interests in operating a secure and functional platform, and in some cases in performance of our contract with you.

3.2. Functional Cookies

Functional cookies enable enhanced functionality and a more consistent user experience. They are not essential to the operation of the platform but improve usability.

These cookies are used to:

- remember your preferences and display settings; and
- retain information you have previously entered so that you do not need to re-enter it.

Legal basis: Where functional cookies involve the processing of personal data, they are set only with your consent.

3.3. Analytics and Performance Cookies

We use analytics tools to understand how users interact with our website and platform, so that we can monitor performance and make improvements. These cookies collect information about pages visited, time spent, navigation routes and errors encountered.

Tools currently in use:

- Hotjar (<https://www.hotjar.com>)

Information collected by analytics cookies is aggregated and anonymised where possible. It does not identify you personally.

Legal basis: Analytics cookies are set only with your consent.

3.4. Marketing and Targeting Cookies

We use marketing and targeting cookies on our website and platform to help us understand the effectiveness of our advertising, deliver more relevant content and campaigns, and measure engagement with our marketing activities across websites and services.

These cookies may be used to:

- measure the effectiveness of our advertising campaigns;
- track whether you have visited our website via a marketing communication or third-party advertisement;
- help deliver advertising that is more relevant to your interests;
- limit the number of times you see a particular advertisement; and
- enable third-party advertising and social media partners to recognise your device and provide analytics or advertising services.

These cookies may collect information about your browsing behaviour, device, approximate location, referring websites, and interactions with our website or platform. In some cases, this information may be linked with other information held by the relevant third-party provider.

Tools currently in use:

- Google Ads

Legal basis: Marketing and targeting cookies are set only with your consent.

4. Third-Party Cookies

Some cookies on our website or platform are set by third-party service providers rather than by us directly. These may include:

- analytics providers (see Section 3.3 above);
- advertising, marketing, and conversion tracking providers (see Section 3.4 above);
- server and cloud-based infrastructure services; and
- security and fraud prevention services.

Third-party cookies are governed by the privacy and cookie policies of the relevant third parties. We recommend reviewing those policies directly. We do not control third-party cookies and cannot accept responsibility for them.

5. Cookie Inventory

The tables below sets out the cookies deployed on our website and platform.

5.1. Website Cookies

Cookie Name	Provider	Purpose	Type	Duration
_cfuid	Cloudflare	Security / Rate Limiting	Strictly Necessary	Session
rc::a	Google	Fraud prevention / Bot Detection	Strictly Necessary	Persistent
rc::c	Google	Fraud Prevention / Bot Detection	Strictly Necessary	Session
cookieyes-consent	CookieYes	Cookie Management	Strictly Necessary	1 Year
UULE	Google	Location-Based Results (Maps / Search)	Functional	1 day
OTZ	Google	Traffic Analysis	Functional	1 Month
NID	Google	Ad Targeting and Profiling	Marketing and Targeting	6 Months
__Secure-1PSID	Google	Ad Targeting and Profiling	Marketing and Targeting	2 years
__Secure-3PSID	Google	Ad Targeting and Profiling	Marketing and Targeting	2 years

ADS_VISITOR_ID	Google	Ad Tracking	Marketing and Targeting	2 years
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5.2. Platform Cookies

Cookie Name	Provider	Purpose	Type	Duration
recap_session	Funding Alliance	Security & User Authentication	Strictly Necessary	30 days
progress_tracker	Funding Alliance	User Session Management	Strictly Necessary	7 days
sidebar_state	Funding Alliance	Interaction State Management	Strictly Necessary	7 days
partnerName	Funding Alliance	User Session Personalisation	Strictly Necessary	Persistent
partnerLogoUrl	Funding Alliance	User Session Personalisation	Strictly Necessary	Persistent
partnerFaviconUrl	Funding Alliance	User Session Personalisation	Strictly Necessary	Persistent
partnerWebsiteLink	Funding Alliance	User Session Personalisation	Strictly Necessary	Persistent
fundingPartner	Funding Alliance	User Session Personalisation	Strictly Necessary	Persistent
theme-primary	Funding Alliance	User Session Personalisation	Strictly Necessary	Persistent
theme-secondary	Funding Alliance	User Session Personalisation	Strictly Necessary	Persistent
productName	Funding Alliance	User Session Personalisation	Strictly Necessary	Persistent
hjSessionUser{site_id}	Hotjar	Session analytics	Analytics	365 days
_hjHasCachedUserAttributes	Hotjar	User analytics	Analytics	Session
_hjUserAttributesHash	Hotjar	User analytics	Analytics	Session
_hjUserAttributes	Hotjar	User analytics	Analytics	None

hjViewportId	Hotjar	User device analytics	Analytics	Session
hjActiveViewports	Hotjar	User device analytics	Analytics	Session
hjSession{site_id}	Hotjar	Session analytics	Analytics	Longer of Session or 30 minutes
hjCookieTest	Hotjar	Session analytics	Analytics	100 ms
_hjLocalStorageTest	Hotjar	Session analytics	Analytics	100 ms
_hjSessionStorageTest	Hotjar	Session analytics	Analytics	100 ms
_hjTLDDTest	Hotjar	Session analytics	Analytics	Session

6. Managing Your Cookie Preferences

6.1. Cookie Consent Banner

When you first visit our website, you will be presented with a cookie consent banner. You may accept, reject or manage your preferences for non-essential cookies at that point. You may update your preferences or withdraw your consent at any time through our cookie preference tool, accessible via the Cookie Consent Preferences button or icon available on our website.

Withdrawing consent does not affect the lawfulness of any processing carried out prior to withdrawal.

6.2. Browser Settings

You may also manage cookies through your browser settings. Most browsers allow you to:

- view and delete cookies that have been set;
- block third-party cookies; and
- block all cookies (though this may significantly affect platform functionality).

Guidance on managing cookies in commonly used browsers:

- **Google Chrome:** support.google.com/chrome
- **Mozilla Firefox:** support.mozilla.org
- **Microsoft Edge:** support.microsoft.com
- **Apple Safari:** support.apple.com

6.3. Analytics Opt-Out

You may opt out of analytics tracking at any time by withdrawing your consent through our cookie preference tool. If Google Analytics is in use, you may also install the Google Analytics Opt-out Browser Add-on made available by Google. Please note that this add-on only prevents data from being shared with Google Analytics and does not prevent data from being sent to us or to other analytics or service providers that we may use.

7. Cookies and Personal Data

Some cookies involve the collection of personal data (for example, IP addresses or device identifiers). Where this is the case, that processing is carried out in accordance with our [Privacy Policy](#), which sets out the applicable legal bases and your data subject rights.

8. Changes to This Cookie Policy

We may update this Cookie Policy from time to time to reflect changes in the cookies we deploy, applicable law, or our practices. The latest version will always be available at www.fundingalliance.com. Where changes are material, we will notify you by a prominent notice on our website or platform.

9. Contact and Complaints

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

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