

COOKIES POLICY

Credium Group Inc.

Last Updated: December 22, 2025

1. INTRODUCTION AND PURPOSE

This Cookies Policy describes the manner in which **Credium Group Inc.** (“**we**,” “**us**,” or “**our**”) uses cookies and other similar tracking technologies on our website, landing pages, digital platforms, and related online properties (collectively, the “**Website**”).

We operate a digital education and marketing platform serving business owners globally, including Arabic-speaking audiences. In the course of operating our Website, we use cookies and Tracking Technologies to enable core functionality, enhance user experience, analyze performance, and support marketing and advertising activities.

The purpose of this Cookies Policy is to provide clear, comprehensive, and transparent information regarding the categories of cookies and Tracking Technologies we use, the purposes for which they are deployed, and the choices available to users, in accordance with applicable privacy and data protection laws, including without limitation:

- **Canada’s Personal Information Protection and Electronic Documents Act (PIPEDA);**
- The **General Data Protection Regulation (GDPR)**, where applicable to individuals located in the European Union; and

- The **California Online Privacy Protection Act (CalOPPA)**, where applicable to California residents.

By accessing or using our Website, you acknowledge that you have read and understood this Cookies Policy, subject always to your rights to provide, withhold, or withdraw consent as required under applicable law.

2. DEFINITIONS AND INTERPRETATION

For the purposes of this Cookies Policy, and unless the context otherwise requires, the following terms shall have the meanings set out below:

- “**Company**,” “**we**,” “**us**,” or “**our**” means **Credium Group Inc.**, a corporation incorporated under the laws of Canada, with its principal place of business at 9131 Keele St, Suite A4, Vaughan, Ontario, Canada L4K 0G7.
- “**Website**” means all websites, domains, subdomains, landing pages, applications, and other digital properties operated, owned, or controlled by us, including <https://credium.ca>, whether accessed via desktop, mobile, or other devices, and including any future versions or replacements.
- “**User**,” “**you**,” or “**your**” means any individual who accesses, browses, visits, or otherwise interacts with the Website, regardless of whether Personal Information is submitted.
- “**Cookies**” means small text files placed on your device or browser when you visit a website, which are used to store information about your preferences, settings, or interactions with the Website.
- “**Tracking Technologies**” means cookies, pixels, tags, scripts, software development kits (SDKs), or similar technologies used to collect information

regarding Website usage, user behavior, device characteristics, or interaction patterns.

Headings are included for convenience only and shall not affect the interpretation of this Cookies Policy. References to “including” or “includes” shall be construed as “including without limitation.”

3. WHAT ARE COOKIES AND TRACKING TECHNOLOGIES

Cookies and Tracking Technologies are widely used tools that enable websites to recognize users’ devices and store certain information to improve functionality, performance, and user experience.

We use cookies and Tracking Technologies for purposes that may include, without limitation:

- Enabling and maintaining essential Website functionality and security;
- Remembering user preferences and settings;
- Measuring and analyzing Website usage and performance;
- Supporting advertising, marketing, and remarketing activities across third-party platforms.

Cookies may be classified as **session cookies**, which are automatically deleted when you close your browser, or **persistent cookies**, which remain stored on your device for a defined period or until manually deleted.

4. TYPES OF COOKIES WE USE

We may use one or more of the following categories of cookies and Tracking Technologies on the Website:

4.1 Strictly Necessary Cookies

Strictly Necessary Cookies are essential for the operation and security of the Website. They enable basic functions such as page navigation, access to secure areas, and system integrity. The Website cannot function properly without these cookies, and they are generally exempt from consent requirements where permitted by law.

4.2 Functional Cookies

Functional Cookies allow the Website to remember choices you make, such as language preferences or other settings, in order to provide enhanced functionality, personalization, and a more tailored user experience.

4.3 Analytics and Performance Cookies

Analytics and Performance Cookies collect information about how users interact with the Website, including pages visited, time spent, and navigation patterns. This information is used to measure performance, identify issues, and improve the overall functionality and effectiveness of the Website.

4.4 Marketing and Advertising Cookies

Marketing and Advertising Cookies are used to deliver content and advertisements that are relevant to users' interests, to measure the effectiveness of marketing campaigns, and to support remarketing activities across third-party platforms.

5. TRACKING TECHNOLOGIES WE USE

Our Website may deploy and utilize various Tracking Technologies for legitimate operational, analytical, and marketing purposes. Such technologies may include, without limitation:

- **Facebook Pixel** – used to measure advertising performance, attribute conversions, build custom audiences, and support remarketing across Meta platforms;
- **Google Tag Manager** – used to manage, deploy, and control analytics and tracking scripts in an organized and secure manner;
- **WhatsApp API** – used to facilitate communications, engagement tracking, and messaging-related analytics where applicable;
- **Hotjar** – used to analyze user behavior, interaction patterns, and Website usability for optimization and performance improvement;
- **Other comparable analytics, advertising, and performance-monitoring tools** that serve similar functions.

These Tracking Technologies may collect information such as IP address, browser type, device identifiers, operating system, pages visited, timestamps, interaction data, referral sources, and general location data. Such information may be collected directly by us or by third-party service providers acting on our behalf, and may be aggregated or anonymized where appropriate.

6. CONSENT AND COOKIE MANAGEMENT

6.1 Consent Requirements

Where required by applicable law, including under the GDPR and similar regulations, we obtain your **prior and informed consent** before placing or activating non-essential cookies or Tracking Technologies on your device. Consent may be requested through a cookie banner, preference center, or other consent-management mechanism made available on the Website.

You may withdraw or modify your consent at any time, subject to applicable legal requirements, without affecting the lawfulness of processing carried out prior to such withdrawal.

6.2 Managing Cookies

You may manage, restrict, disable, or delete cookies and Tracking Technologies through:

- Your browser or device settings; and/or
- Any cookie consent or preference tools provided on the Website.

Please note that restricting or disabling certain cookies particularly functional or performance-related cookies may adversely affect Website functionality, availability of features, or overall user experience.

7. THIRD-PARTY COOKIES

Certain cookies and Tracking Technologies used on the Website may be placed, managed, or controlled by **third-party service providers**. We do not own, control, or operate such third-party cookies, and their collection and use of information is governed by the respective privacy and cookie policies of those third parties.

We do not accept responsibility for the data practices, content, or policies of third-party providers. Users are encouraged to review the applicable privacy and cookie policies of such providers to understand how their information is collected, used, and disclosed.

8. PERSONAL INFORMATION AND COOKIES

To the extent that cookies or Tracking Technologies collect or process information that constitutes **Personal Information** under applicable data protection laws, such information shall be processed in accordance with:

- Our **Privacy Policy**; and
- Applicable privacy and data protection legislation, including **PIPEDA**, **GDPR**, and **CalOPPA**, where applicable.

Cookies and Tracking Technologies that collect Personal Information are deployed only for lawful purposes and, where required, on the basis of valid user consent or other lawful grounds.

9. UPDATES TO THIS COOKIES POLICY

We reserve the right, in our sole discretion, to amend, update, or otherwise modify this Cookies Policy from time to time to reflect changes in our business practices, technological developments, legal or regulatory requirements, or other operational considerations.

Any such amendments shall become effective immediately upon posting the revised Cookies Policy on the Website, unless a later effective date is expressly stated. Your continued access to or use of the Website following the posting of any changes constitutes your acknowledgment and acceptance of the updated Cookies

Policy. We encourage you to review this Cookies Policy periodically to remain informed of our use of cookies and Tracking Technologies.

10. GOVERNING LAW

This Cookies Policy, and any dispute, claim, or matter arising out of or relating to it, including the use of cookies and Tracking Technologies, shall be governed by and construed in accordance with the laws of the **Province of Ontario, Canada**, without giving effect to any conflict-of-laws or choice-of-law principles that would result in the application of the laws of any other jurisdiction.

11. LANGUAGE

The **English language version** of this Cookies Policy shall be the **sole legally binding and controlling version**.

Any translations into other languages are provided solely for convenience and informational purposes and shall have **no legal force or effect** in the event of any inconsistency or dispute regarding interpretation.

12. CONTACT INFORMATION

If you have any questions, concerns, requests, or complaints regarding this Cookies Policy or our use of cookies and Tracking Technologies, you may contact us in writing at:

info@credium.ca

All inquiries submitted through this contact channel will be reviewed and addressed in accordance with applicable privacy and data protection laws.