

COOKIE POLICY

Level Tech

Operated by Smart Money Commercial Brokers LLC

Last updated: 03 April 2026

This Cookie Policy explains how Smart Money Commercial Brokers LLC, having its registered address at AL NASR CENTRAL - HALL NO 1, Office NO 1-A67, UAE (“**Smart Money**”, “**we**”, “**us**”, or “**our**”), uses cookies and similar technologies in connection with the Level branded website, platform, portals, onboarding interfaces, dashboards, applications, and related services (collectively, the “**Platform**”).

This Cookie Policy should be read together with our Privacy Policy and Terms of Use.

By using the Platform, you acknowledge that we may use cookies and similar technologies as described in this Cookie Policy. Where required by applicable law, we will request your consent before placing non-essential cookies on your device.

1. What Are Cookies?

Cookies are small text files placed on your computer, mobile device, tablet, or other device when you visit a website or use an online service. Cookies help websites and platforms function properly, remember your preferences, improve user experience, analyze traffic, and support security and performance.

Cookies may collect or store information such as:

- device identifiers;
- browser type and settings;
- session information;
- user preferences;
- language settings;
- pages visited and interactions with the Platform;
- approximate location inferred from technical data;
- login or authentication status.

Cookies generally do not give us direct access to files stored on your device and cannot by themselves run programs or deliver malware.

This structure follows the same baseline logic as the source NEXT cookie policy.

2. First-Party and Third-Party Cookies

We may use both **first-party cookies** and **third-party cookies**.

2.1 First-party cookies

These are cookies set directly by Smart Money through the Platform. They are typically used for essential Platform functions, such as authentication, session management, form completion, preferences, and security controls.

2.2 Third-party cookies

These are cookies set by external service providers or partners whose tools or services are integrated into the Platform. These may include analytics providers, infrastructure vendors, onboarding tools, marketing tools, support systems, or embedded content providers.

Third-party providers may process information collected through their cookies in accordance with their own privacy or cookie policies. We encourage you to review those policies where relevant.

3. Types of Cookies We Use

We may use the following categories of cookies and similar technologies.

3.1 Strictly necessary cookies

These cookies are necessary for the Platform to function properly and cannot usually be switched off in our systems. They may be used to:

- maintain secure login sessions;
- remember privacy or cookie choices;
- enable page navigation and essential features;
- protect against fraud, abuse, or unauthorized access;
- support platform stability and load balancing.

Without these cookies, some parts of the Platform may not function properly.

3.2 Functional cookies

These cookies allow the Platform to remember choices you make and provide enhanced features, such as:

- remembering your language or region;
- storing onboarding progress;
- remembering interface preferences;
- personalizing certain non-essential features.

3.3 Analytics and performance cookies

These cookies help us understand how users interact with the Platform so that we can improve functionality, monitor performance, and fix issues. They may be used to collect information such as:

- pages visited;
- time spent on the Platform;
- click paths;
- user flow;
- session duration;
- error reports;
- feature usage patterns.

Analytics information may be aggregated or pseudonymized.

3.4 Security and fraud prevention technologies

Certain cookies or similar technologies may be used to help detect suspicious activity, protect accounts, support identity verification flows, or preserve the integrity of the Platform.

3.5 Advertising and marketing cookies

Where applicable, we or our partners may use cookies or similar technologies to:

- measure the effectiveness of campaigns;
- understand how users discovered the Platform;
- deliver more relevant advertisements;
- avoid showing the same advertisement repeatedly;
- support remarketing or retargeting.

These cookies will only be used where permitted by applicable law and, where required, on the basis of your prior consent.

The source NEXT cookie policy uses the same overall split between essential, analytics, advertising, and other similar tracking mechanisms.

4. Other Tracking Technologies

In addition to cookies, we may use similar technologies, including:

- web beacons;
- tracking pixels;
- software development kits (SDKs);
- local storage;
- tags and scripts;
- log files.

These technologies may be used for similar purposes as cookies, including analytics, security, fraud detection, onboarding support, communication effectiveness, and Platform improvement.

5. Information Collected Through Cookies

Depending on the cookie or technology used, we may collect the following categories of information:

- IP address;
- device and browser information;
- operating system;
- referring URLs and exit pages;
- page response times;
- dates and times of visits;
- session identifiers;
- interactions with forms, notices, and user interfaces;
- approximate geolocation;

- marketing campaign attribution data.

Where cookie-related data can identify or reasonably relate to an individual, we treat it as personal data in accordance with our Privacy Policy.

This mirrors the approach in the source cookie and privacy documents, which note that cookie data may become personal data where linked to identifiers.

6. Why We Use Cookies

We use cookies and similar technologies to:

- operate the Platform;
- authenticate users and maintain secure sessions;
- remember your settings and preferences;
- improve performance and user experience;
- understand user behavior and optimize workflows;
- support onboarding and account-related processes;
- detect and prevent fraud or misuse;
- maintain security and troubleshoot issues;
- measure communications and marketing effectiveness;
- comply with legal, operational, and compliance requirements.

7. Legal Basis and Consent

Where required by applicable law, we will seek your consent before placing non-essential cookies or similar technologies on your device.

Strictly necessary cookies do not generally require consent where they are needed to provide the Platform or a service you have requested.

Where consent is used as the basis for non-essential cookies, you may withdraw or adjust your preferences at any time through available cookie settings, consent tools, or your browser settings.

8. Managing Cookies

You can manage cookies in several ways.

8.1 Browser settings

Most web browsers allow you to:

- view stored cookies;
- block all cookies or selected cookies;
- delete cookies;
- receive alerts when cookies are being placed.

Please note that blocking or deleting certain cookies may affect the functionality, security, or usability of the Platform.

8.2 Device settings

On mobile devices, you may also be able to control tracking, mobile identifiers, and advertising settings through the device's privacy controls.

8.3 Cookie banner or preference tools

Where available, you may manage your non-essential cookie preferences through the cookie banner or consent management tool presented on the Platform.

9. Third-Party Services

The Platform may use or integrate tools or services operated by third parties, including analytics providers, customer support tools, communication tools, onboarding solutions, fraud prevention tools, or marketing services.

Those third parties may place cookies or use similar technologies on the Platform, either on our behalf or for their own independent purposes, depending on the integration.

We are not responsible for the cookie practices of third-party websites, platforms, or services that we do not control. You should review their respective privacy and cookie notices where relevant.

10. Do Not Track

Some browsers may offer a "Do Not Track" ("DNT") setting. Because there is currently no universally accepted standard for how DNT signals should be interpreted, the Platform may not respond to DNT browser signals in all cases.

11. Data Retention

Cookies may remain on your device for different periods depending on their type.

11.1 Session cookies

These are temporary cookies that usually expire when you close your browser or end your session.

11.2 Persistent cookies

These remain on your device until they expire automatically or are deleted manually. They may be used to remember preferences, improve repeat visits, or support analytics and security functions.

Retention periods vary depending on the cookie's purpose and configuration.

This also follows the same logic as the source cookie policy.

12. Changes to This Cookie Policy

We may update this Cookie Policy from time to time to reflect:

- changes in law or regulatory guidance;
- changes in our business operations;
- changes in the Platform;
- changes in the cookies or similar technologies we use.

When we make changes, we will update the "Last updated" date at the top of this Cookie Policy. Where required by applicable law, we may also request renewed consent for updated or newly introduced non-essential cookies.

The update mechanics are also reflected in the source document.

13. Contact Us

If you have any questions about this Cookie Policy or our use of cookies and similar technologies, please contact:

Smart Money Commercial Brokers LLC

AL NASR CENTRAL - HALL NO 1, Office NO 1-A67

Support contact: support@level-tech.io