

Cookie Policy

Ram Fintech s.r.o. · Draft for EMI licensing

Company: Ram Fintech s.r.o. Version: 1.0

Date of last revision: [Enter current date]

This policy informs users about how Ram Fintech s.r.o. (hereinafter referred to as “the Company”) uses cookies and similar technologies on its websites and in its applications in accordance with Act No. 127/2005 Coll., on Electronic Communications, and the GDPR.

1. What are cookies?

Cookies are small text files that are stored in your browser or device when you visit our website. They allow the website to remember your actions and preferences (e.g., login credentials, language, font size) for a certain period of time.

2. What types of cookies do we use?

2.1. Nezbytné cookies (Strictly Necessary)

These files are essential for the website to function properly and to ensure security (e.g., user authentication, fraud prevention). Without these cookies, we cannot provide our services.

Legal basis: Legitimate interest (consent is not required).

2.2. Analytical and performance cookies

They help us understand how visitors use our website (e.g., which pages are the most popular). The data is processed in an aggregated and anonymized form.

Legal basis: Your prior consent.

2.3. Functional cookies

They enable the website to provide enhanced functionality and personalization (e.g., remembering currency preferences).

Legal basis: Your prior consent.

2.4. Marketing Cookies

These cookies are used to track visitors across websites and enable the display of ads that are relevant to your interests.

Legal basis: Your prior consent.

3. Cookie Management and Settings

When you visit our website for the first time, a cookie banner will appear, allowing you to choose which categories of cookies (other than essential ones) you want to enable.

Change settings: You can withdraw or change your consent at any time by clicking the "Cookie Settings"

link in the footer of our website.

Browser settings: Most browsers allow you to block or delete cookies in their privacy settings. Please note, however, that blocking essential cookies may limit the functionality of our services.

4. Retention period

Session cookies: These are deleted immediately after you close your browser.

Persistent cookies: These remain on your device for a set period of time (usually 6 to 12 months) or until you delete them manually.

5. Technical Support

As a financial institution, we place a strong emphasis on security. All data collected via cookies is stored on secure AWS (Amazon Web Services) servers within the EU. Access to this data is strictly restricted in accordance with our internal security protocols (PCI DSS and CIS).

6. Contact

If you have any questions about the use of cookies, please contact our Data Protection Officer (DPO) at: dpo@ram-fintech.com.

These policies are effective as of [Insert date].