COOKIES POLICY

QUBE CS Pte. Ltd. (hereinafter together referred to as "QUBE", "we," "us," or "our") uses cookies and other similar technologies to access or store information on the end user's terminal equipment. You can find out more about cookies and other similar technologies and how to manage them in the information below.

As you navigate through and interact with our Interface, we may ask your consent to use cookies, which are small files placed on the hard drive of your computer or mobile device, and web beacons, which are small electronic files located on pages of the Interface, to collect certain information about your equipment, browsing actions, and patterns.

The data automatically collected from cookies and web beacons may include information from your web browser (such as browser type and browser language) and details of your visits to the Interface, including traffic data, location data, and logs, page views, length of visit and website navigation paths as well as information about your device and internet connection, including your IP address and how you interact with the Interface. We collect this data in order to help us improve the Interface and interaction with it.

The information we collect automatically may also include statistical and performance information arising from your use of the Interface. This type of data will only be used by us in an aggregated and anonymized manner.

The website automatically collects information contained in cookies.

USE OF COOKIES

Cookies can be "persistent" or "session."

These cookies enable you to navigate the website and use its features. For example, the "persistent" cookie, which ensures that you do not have to constantly log in to every page you visit, tracks your QUBE account, and provides online banking services.

Session cookies have no expiration date. Instead, they are only kept for as long as the browser or tab is open. As soon as the browser is closed, they are lost forever. This type of cookie is used to store the bank user's credentials while navigating their bank's website, as their information will be forgotten as soon as the tab is closed.

User consent is not required to deliver strictly necessary cookies.

Performance cookies collect information about how visitors use a website, such as which pages visitors visit most often and whether they receive error messages from web pages. It is only

used to improve the performance of the website. These cookies determine which pages are used and help us analyze data about web page traffic and improve our website to tailor it to customer needs. This category does not include cookies used for behavioral/targeted advertising networks.

We use both session and persistent cookies. We collect and process this information to understand how people use our services, guarantee and improve the performance of those services, customize our services to provide you with a better user experience, and provide, maintain, and improve our services to meet the needs of our users and others.

In many cases, the software used to browse websites (web browser) allows cookies to be stored on the user's end device by default. Website users can change their cookie settings at any time. These settings can be changed, in particular, in such a way as to block the automatic processing of cookies in the settings of the web browser or inform about each publication of them on the device of the website user.

If cookies can lead to the adoption of decisions that cause legal consequences for the user or similarly affect him, they will be carried out only with the user's explicit consent.

Cookies placed on the website user's end device can also be used by partners cooperating with the website operator.

You have the right to decide whether to accept or decline cookies. You can customize or change the controls on your web browser to accept or decline cookies. If you choose to decline cookies, you can still use our website, although your access to some features and areas of our website may be restricted. Since you can opt out of cookies using your web browser, controls vary from browser to browser. You should visit your browser's help menu for more information.

You can use this option to prevent the use of cookies at any time.

If you have any questions about this Cookie Policy, you can contact us: info@qubecs.com