

# **Cookies Policy for Spend.net**

Spend.net, owned and operated by Spend Management Network Ltd., a Canadian Money Services Business registered under the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), is committed to protecting the privacy of our users. This Cookies Policy explains what cookies are, how we use them, and your choices regarding their use.

## **What Are Cookies?**

Cookies are small text files that are placed on your device when you visit a website. They are widely used to make websites work more efficiently, as well as to provide information to the owners of the site.

## **Types of Cookies We Use**

Spend.net uses different types of cookies for various purposes. Below is a list of the types of cookies we use:

### **Strictly Necessary Cookies**

These cookies are essential for you to browse our website and use its features. Without these cookies, services you have asked for, like secure login, cannot be provided.

### **Performance Cookies**

These cookies collect information about how you use our website, for instance, which pages you visit most often. These cookies do not collect information that identifies you; all the information collected is aggregated and therefore anonymous. It is only used to improve how our website works.

### **Functionality Cookies**

These cookies allow our website to remember choices you make (such as your user name, language, or the region you are in) and provide enhanced, more personal features. They can also be used to remember changes you have made to text size, fonts, and other parts of web pages that you can customize.

### **Advertising Cookies**

These cookies are used to deliver advertisements that are more relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of an advertising campaign. They are usually placed by advertising networks with the website operator's permission. They remember that you have

visited a website and this information is shared with other organizations such as advertisers.

### **Third-Party Cookies**

Spend.net may use third-party cookies from services like Google Analytics, which help us understand how users interact with our website. These cookies are controlled by the third parties, and you can refer to their respective privacy policies for more information.

### **How You Can Control Cookies**

You can control and manage cookies in various ways. Please keep in mind that removing or blocking cookies can negatively impact your user experience, and parts of our website may no longer be fully accessible.

### **Browser Settings**

Most browsers allow you to refuse to accept cookies and to delete cookies. The methods for doing so vary from browser to browser and from version to version. You can however obtain up-to-date information about blocking and deleting cookies via your browser's help menu.

### **Opting Out of Interest-Based Advertising**

If you wish to opt out of interest-based advertising by advertisers on our website, you may do so by visiting the Digital Advertising Alliance of Canada's opt-out page or other similar services.

### **Changes to Our Cookies Policy**

We may update our Cookies Policy from time to time. We will notify you of any changes by posting the new Cookies Policy on this page. You are advised to review this Cookies Policy periodically for any changes. Changes to this Cookies Policy are effective when they are posted on this page.

### **Contact Us**

If you have any questions about our Cookies Policy, please contact us at:  
Spend Management Network Ltd.  
80 Birmingham St, Unit C6  
Toronto, Ontario, Canada, M8V 3W6  
Email: [support@spend.net](mailto:support@spend.net)

**By using Spend.net, you consent to our use of cookies in accordance with this Cookies Policy. If you do not consent, you must disable cookies or refrain from using the site.**