



Cookies and trackers Policy

1. What are Cookies / trackers?

Like most professional websites, the www.paymium.com Website uses 'trackers' (commonly known as '**Cookies**')¹, which are text files stored on your computer or mobile device via your web browser.

These technical tools enable any online platform or application to identify your device when you are browsing. They ensure that web services function optimally and help to improve the user experience, in particular by compiling visitor statistics, enhancing IT security and customising the display according to your preferences.

Cookies have various functions, some of which may overlap, including:

- **Technical and functional Cookies**

These Cookies are necessary for the Website and mobile App to function. They cannot be disabled in our systems.

They enable the Website and App to provide enhanced functionality and personalisation. They may be set by Paymium or by third-party providers whose services we have incorporated into our pages.

- **Social media Cookies**

These Cookies are set by a range of social media services that we have added to our site to allow you to share our content with your friends and networks. They are able to track your browser across other websites and build a profile of your interests. This may affect the content and messages you see on other websites you visit. If you do not allow this type of Cookie, you may not be able to use or view these sharing tools.

- **Performance Cookies**

These Cookies enable us to count visits and track traffic sources so that we can measure and improve the performance of our Website and App. They help us to identify which pages are the most and least popular and to see how visitors navigate through them. All information collected by these Cookies is aggregated and therefore anonymous. If you do not allow these Cookies, we will not know when you have visited our Website or App and will not be able to monitor its performance.

¹ CNIL, '*What is a cookie?*', full definition available at the following link:
<https://www.cnil.fr/fr/cnil-direct/question/un-cookie-quest-ce-que-cest#:~:text=Un%20cookie%20est%20un%20petit,de%20terminal%20utilis%C3%A9%20%28ordinateur%2C%20smartphone>



- **Marketing targeting Cookies**

These Cookies may be placed on our Website by our advertising partners. They may be used by these companies to build a profile of your interests and show you relevant adverts on other websites. They do not directly store personal information, but are based on the unique identification of your browser and internet-enabled device. If you do not allow these Cookies, you will see less targeted adverts.

2 Scope of the Policy

This policy (hereinafter the '**Policy**') governs all operations relating to the access and storage of cookies on your device (computer, phone, tablet) whilst you browse and use our financial services (hereinafter the '**Services**'). It sets out the purposes for which cookies are used, the categories of cookies employed, the procedures for obtaining your consent, and all the rights and options available to you.

The scope of this Policy extends to the following:

- the website and all its subdomains (hereinbefore and hereinafter the '**Website**');
 - the secure, authenticated customer area, which forms an integral part of the Site and App;
- the Paymium mobile app available on iOS and Android (hereinbefore and hereinafter the '**App**');
 - to electronic communications sent by Paymium to its users, which may include web beacons or tracking hyperlinks (hereinafter the '**Pixels**').

In accordance with the provisions of this Policy and those of the [privacy policy](#) governing the use of the Services, certain tracking mechanisms are implemented under the responsibility of Paymium (hereinbefore and hereinafter '**Paymium**') or, where applicable, third-party service providers.

This document supplements Paymium's aforementioned privacy policy, which sets out all processing of personal data carried out, as well as the [general terms and conditions of use](#) of the Website, App and Services. In the event of any discrepancy or contradiction regarding the use of Cookies, the provisions of this Policy shall prevail over any contrary provision contained in any other document.



3. What Cookies do we use?

3.1 Strictly necessary Cookies

These Cookies are essential for the functioning of the Website, the App and/or Paymium's Services (hereinafter the '**Technical Infrastructure**'). This type of Cookie does not require your consent. In particular, they enable:

- ensuring the security of the Technical Infrastructure and user accounts;
- to maintain your authenticated session;
- to retain your cookie preferences;
- to prevent attempts at fraud or misuse of the Technical Infrastructure;
- to ensure the Technical Infrastructure functions correctly.

Without these essential Cookies, certain key features of the Technical Infrastructure would not be able to function properly depending on the user's material.

3.2 Cookies subject to your consent

Subject to your consent, Paymium may use Cookies for the following purposes:

- to measure the audience and performance of the Website, the App and the Services (including by using tracking Pixels or tracking links in its emails to customers);
- display prices and charts for crypto-assets sourced from third-party platforms;
- to provide online support via a chatbot;
- to display personalised content and adverts, including on certain social media platforms.

Refusing these Cookies does not prevent access to the Website or the App, but may limit certain optional features.

3.3 Third-party Cookies

Some of the Services offered on our Website and App rely on third-party providers who may place their own Cookies. These providers process the data collected in accordance with their own privacy policies.

We therefore invite you to consult their privacy and Cookies policies directly to obtain further information about the data processing they carry out.

Where the third-party features mentioned above set Cookies that require your consent, these will only be activated once you have given your consent via a dedicated consent window, accessible from your personal account on the Website and the App.



4. Managing your consent

From the moment you first visit the Website or the App, and before any Cookies are set, you can choose whether or not to consent to the setting and use of Cookies during your visit via a banner that appears on your screen.

In this pop-up window, you can freely customize your Cookie preferences by purpose and functionality. You will be able to view a description of the source and purpose of each of the Cookies used by Paymium's Services.

At any time during your visit on the Website or the App, you may change your mind about whether or not to give your consent to the use of the relevant Cookies.

Withdrawing your consent will result in the immediate cessation of the reading and writing of the relevant Cookies.

Some web browsers also allow you to change your Cookies settings. These settings can usually be found in the '*Options*' or '*Preferences*' menu of your web browser.

5. Retention period

Subject to the specific terms of certain service providers, Cookies placed on your device are retained for a maximum period of thirteen (13) months from the date they are placed.

Data collected via these Cookies is retained for a period not exceeding twenty-five (25) months where permitted by applicable regulations.

6. Your rights

In accordance with the amended French Data Protection Act of 6 January 1978 and Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (known as the General Data Protection Regulation - GDPR), you have the following rights in particular:

- the right of access;
- the right to rectification;
- the right to erasure;
- the right to restriction of processing;
- the right to object;
- where processing is based on your consent, the right to withdraw that consent at any time.

To exercise your rights or obtain further information about the processing of your personal data, you may contact our Data Protection Officer (DPO) at the following address:



dpo@paymium.com.

For further information, please also refer to Paymium's [privacy policy](#), which is available at any time on our Website.

7. Updates of the Policies

We regularly review our Cookie Policy to reflect changes to our practices or regulatory developments. When we amend this Policy, we also update the '*Last updated*' date as follows:

Last updated on **29 September 2026**.

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