

## Cookie Policy

### 1. Introduction

UAB "BEBAWA" (also referred to as "**we**", "**us**", "**Bebawa**", "**Company**") is an electronic money institution licensed by the Bank of Lithuania, incorporated and existing in the Republic of Lithuania, company code 305483424, having its registered office at Mėsinių st. 5, LT-01133 Vilnius.

This Cookies Policy explains what cookies are and what type of cookies we use when you visit our website [www.bebawa.com](http://www.bebawa.com) (referred to as **the website**), the information we collect using cookies and how that information is used.

### 2. Cookie description and purpose

Cookies and other similar technologies are small text files generated by a website and saved by your browser when you visit various websites on the internet. We use cookies on our website too. We might also use other similar technologies such as web beacons, tags, scripts, pixels, local storage etc. for the purposes described herein (*for convenience all such technologies shall be referred to as "cookies"*).

With the help of cookies, we may understand how you are interacting with our website, determine your preferences and improve your online experience.

### 3. Cookies used by us

#### 3.1 Cookies we use

There are different types of cookies. One type is used directly by our website, while another type refers to third-party cookies, which are placed by such parties on our website. The cookies used directly by our website – the so-called "*first-party cookies*" – are cookies created by our website. The information stored in them can be read only by our website. "*Third party cookies*" are cookies that are placed on our website when we use external services.

Some cookies are allocated to your device only for the duration of your visit to the website, and these are called "*session-based*" cookies. These cookies automatically expire at the end of the user session, when the web browser is closed. Another type of cookie known as "*persistent cookies*" consists of a text file sent by a web server to a web browser, which will be stored by the browser and will remain valid until its set expiry date (*unless deleted by the user before the expiry date*).

We have 4 varieties of cookies which operate on our Website:

1. **Essential Cookies** – Ensure the basic functions of the website (security, identity verification, network management). These cannot be disabled. The legal basis for the use of essential cookies is the Data Controller's legitimate interest (Article 6(1)(f) of the General Data Protection Regulation).
2. **Marketing Cookies** – Track the effectiveness of advertisements and display more relevant ads based on the user's interests. The legal basis for the use of cookies requiring consent is the user's consent (Article 6(1)(a) of the General Data Protection Regulation).
3. **Functional Cookies** – Remember user preferences to provide a personalized experience. The legal basis for the use of cookies requiring consent is the user's consent (Article 6(1)(a) of the General Data Protection Regulation).
4. **Analytics Cookies** – Help to understand how visitors interact with the website, identify errors, and improve analytical data. The legal basis for the use of cookies requiring consent is the user's consent (Article 6(1)(a) of the General Data Protection Regulation).

Name	Type	Purpose	Expiry
hs	Necessary	This cookie ensures visitor browsing-security by preventing cross-site request forgery. This cookie is essential for the security of the website and visitor.	Session
ssr-caching	Necessary	This cookie is necessary for the cache function. A cache is used by the website to optimize the response time between the visitor and the website. The cache is usually stored on the visitor's browser.	19 seconds
svSession	Targeting	This cookie Identifies unique visitors and tracks a visitor's sessions on a site.	1 year 1 month
XSRF-TOKEN	Necessary	This cookie is written to help with site security in preventing Cross-Site Request Forgery attacks.	Session
server-session-bind	Unclassified cookies		Session

### 3.2 Third party website cookies

Our website may display content from external service providers, such as Google Maps. These third-party cookie policies shall be applied when you view this content by clicking on the appropriate button or the link provided. You can find more about their cookie rules here:

- [Google](#)

Our website may have links to other third-party websites. We do not control how cookies are placed on third party websites, even if you are redirected to them from our website. In the case that you click on a link from our website, and it takes you to other websites, you have to explore separately how these third parties use cookies.

## 4. How to control and delete cookies

You can change your cookie preferences at any time and decide which cookies you consent to.

You can also withdraw your consent to the use of cookies (except for strictly necessary cookies) at any time by updating your preferences in the website's cookie management section and by deleting cookies in your browser settings.

How you can manage cookies:

**Cookie settings on our website:** If you wish to control the cookies used by us, you may select the cookies settings in the cookies banner before browsing our website. In the cookies banner, you may control all

cookies placed on our website, except strictly necessary cookies. To renew or change your cookie consent click the banner on the bottom of your browser.

**Using your browser:** Most browsers allow you to change your cookies settings. In order to understand those settings, the following links may be helpful, otherwise you should use the "Help" option in your browser for more details:

- [Cookie settings in Microsoft Edge](#)
- [Cookie settings in Firefox](#)
- [Cookie settings in Chrome](#)
- [Cookie settings in Safari](#)

If you delete cookies, all settings controlled by these cookies will be deleted and will need to be re-created when you later visit our website. The website may not function properly without strictly necessary cookies.

## 5. Data Transfers to Third Countries

By consenting to the use of cookies (excluding essential cookies), certain personal data may be transferred to third parties, i.e., outside the European Union (EU) or the European Economic Area (EEA). We only transfer personal data to trusted third parties and solely for the proper fulfilment of personal data processing purposes. Such data transfers are necessary for the proper functioning of our website and to enable the use of analytics tools (e.g., Google Analytics, Meta (Facebook), or other third-party solutions).

The European Commission may determine that a particular third country ensures an adequate level of protection for personal data ("adequacy decision"). In such cases, data may be transferred without the need for additional safeguards.

It should be noted that on July 10, 2023, the European Commission adopted an adequacy decision for the United States, approving the EU-US Data Privacy Framework. Based on this decision, organizations in the EU may transfer data to certified U.S. companies.

You can find the list of certified organizations here: [Data Privacy Framework](#).

## 6. Data Subject Rights:

As a data subject, you have the following rights:

- To be informed about the processing of your personal data (Articles 12–14 of the GDPR).
- To access your personal data being processed (Article 15 of the GDPR).
- To request the rectification of inaccurate personal data concerning you (Article 16 of the GDPR).
- To request the erasure of personal data concerning you ("the right to be forgotten") (Article 17 of the GDPR).
- To object to the processing of your personal data on grounds relating to your particular situation, when the data is processed based on the legitimate interests of the data controller or a third party, except where the controller demonstrates compelling legitimate grounds for the processing which override your interests, rights, and freedoms, or for the establishment, exercise, or defence of legal claims (Article 21 of the GDPR).
- To restrict the processing of your personal data (Article 18 of the GDPR).

## 7. Who can access the data collected with cookies?

Bebawa and its service providers can access the data in accordance with the [Privacy Policy](#). Third-party services and social plugins might collect data about the user's visit in accordance with their valid privacy policies.

## **8. Contact our DPO**

You may contact us by sending a letter to our office at Mėsinių st. 5, LT-01133 Vilnius, Lithuania. Alternatively, you can contact our Data Protection Officer (DPO) by sending an email to [dataprotection@bebawa.com](mailto:dataprotection@bebawa.com).

## **9. Changes to Cookie Policy**

We regularly review this Cookie Policy and reserve the right to modify it at any time in accordance with applicable laws. Any changes and clarifications will take effect immediately upon their publication on our [www.bebawa.com](http://www.bebawa.com).

Please review this Cookie Policy from time to time to ensure you stay up to date with any changes.