



Title: Cookie Policy | Version: 1 | Updated: 21/02/2024 | Region: United Kingdom (GB)

Welcome to MyGuava.com

At MyGuava.com, we pride ourselves on being the Ultimate Payments App, offering a comprehensive and user-friendly platform for efficient money management. As part of our commitment to transparency and enhancing your browsing experience, we've designed this Cookies Policy to help you understand how and why we use cookies.

## 1. What are Cookies?

Have you ever wondered how some websites remember your preferences or how they manage to show content relevant to you? The secret lies in cookies! Cookies are minuscule text files stored on your computer or mobile device when you visit certain online sites. These files act as tiny memory aids, allowing websites to recognise returning visitors and tailor experiences to individual user preferences. Their role is pivotal in making the web more user-centric and efficient.

## 2. How We Use Cookies

Here at MyGuava.com, cookies are not just random data, they are tools that serve specific purposes:

**Personalisation:** Imagine walking into a room where everything is arranged to your taste. That's what personalisation cookies do — they help curate a unique browsing experience by remembering your preferences and displaying relevant content.

**Analytics:** Just as a compass guides a ship, analytics guide us in understanding user behaviors and preferences. By analysing this data, we can refine and improve our platform, ensuring you always have a seamless experience.

**Necessary Functionalities:** Some cookies, due to their fundamental nature, cannot be turned off. Why? They ensure that our website functions correctly, maintain user sessions, and provides a secure environment for our visitors. Without these, our site might not work as efficiently as you'd expect.

Your default settings are set with your security and privacy in mind:

**Personalisation:** Disabled, to ensure you only see personalised content if you opt for it.

**Analyses:** Disabled, so we only analyze your browsing behaviour with your consent.

**Necessary:** Enabled, to guarantee the fundamental functionalities of our site.

## 3. Third-Party Cookies

In our mission to provide a top-notch service, we collaborate with third-party services like Google Analytics and Facebook Pixel. Google Analytics assists us in understanding site traffic and page interactions, while Facebook Pixel helps us optimise our ads for those genuinely interested. Remember, all these tools are simply to enhance your MyGuava experience.

#### 4. Managing Your Cookie Preferences

When you first land on our website, a consent mode pop-up appears. This isn't just a random pop-up but a gatekeeper giving you control. You can:

Accept all cookies: This allows for a fully personalised experience.

Decline non-essential cookies: Keep only the necessary ones and ensure basic functionalities.

Manage your preferences: Handpick what you want and don't want. Whether it's personalisation or analytical cookies, the choice is in your hands.

#### 5. Cookies we use

| Category    | Provider         | Cookie Name | Description  |
|-------------|------------------|-------------|--|
| Analytics   | Google Analytics | _ga         | This cookie is installed by Google Analytics. It helps us to calculate visitor, session, and campaign data, and track website usage for the site's analytics reports. The cookie stores information anonymously and assigns a randomly generated number to identify unique visitors. |
| Analytics   | Google Analytics | _gat        | This cookie is used by Google Analytics to throttle request rate. This means it limits the collection of data on high-traffic sites to ensure efficient data collection.   |
| Analytics   | Google Analytics | __utma      | This cookie is used to distinguish users and sessions. It is created when the JavaScript library executes and only exists if existing __utma cookies exist.  |
| Analytics   | Google Analytics | __utmb      | This cookie is used to determine new sessions. It is created when the JavaScript library executes and only exists if existing __utmb cookies exist.  |
| Analytics   | Google Analytics | __utmz      | This cookie stores the traffic source or campaign that directed the user to the website. It helps to calculate the effectiveness of traffic from search engines, advertising campaigns, and other sources.   |
| Advertising | Facebook         | _fbp        | Used by Facebook to deliver a variety of targeted advertising products such as real-time bidding from third-party advertisers.   |
| Advertising | Google           | NID         | The NID cookie contains a unique ID which Google uses to remember your preferences and other information such as your preferred language, and your settings.   |

|                                |   |                        |   |
|--------------------------------|---|------------------------|---|
| Advertising                    | Facebook                                      | fr                     | The primary purpose of the 'fr' cookie is to deliver targeted advertising, measure, and improve the relevancy of ads.                               |
| Authentication & Functionality | General Web Platform                          | PHPSESSID              | Native to PHP, this cookie helps establish a user session and to pass state data via a temporary cookie, referred to as a session cookie.           |
| Authentication & Functionality | Twitter (or other platforms)                  | auth_token             | This cookie is used to maintain a user's authentication state, allowing them to remain logged in.   |
| Authentication & Functionality | General Web Platform                          | __Secure-<br>PHPSESSID | A secure variation of the PHPSESSID cookie. This version is used when the website is accessed over HTTPS to ensure data safety during transmission. |
| Authentication & Functionality | General Web Platform                          | rememberme             | Used by many platforms to remember the login information of the user, allowing automatic login on the subsequent visits.                            |
| Authentication & Functionality | Twitter (or other platforms)                  | secure_session         | Used to ensure that a user's session is maintained securely, especially when the website is accessed over HTTPS.                                    |
| Authentication & Functionality | General Web Platform                          | _user_id               | Used to uniquely identify a logged-in user, ensuring that user-specific actions and preferences are maintained throughout the session.              |
| Authentication & Functionality | General Web Platform                          | loggedin or logged_in  | A boolean cookie often used to check if a user is logged into a system or not.  |
| Authentication & Functionality | Google  | G_AUTHUSER_H           | Used by Google to maintain an authenticated session for a user across its services.   |
| Authentication & Functionality | Google  | GAPS                   | Used by Google to authenticate users, prevent the use of login credentials, and protect user data from unauthorised parties.                        |
| Authentication & Functionality | General Web Platform or specific like Twitter | __Secure-auth_token    | A secure variation of the auth_token, ensuring the authentication token is transmitted securely over HTTPS.   |
| Authentication & Functionality | General Web Platform                          | language               | Used to store the user's language preference, ensuring the website displays in the chosen language during the visit.                                |
| Authentication & Functionality | General Web Platform                          | consent_given          | Records the user's consent decision for cookies, ensuring they are not repeatedly prompted for their consent.                                       |

## 6. Data Handling

Data, especially in today's digital age, is invaluable. The insights we obtain from cookies enable us to elevate user experience, ensure the operational efficacy of the website, and provide enriched content. We maintain the highest standards of data security, safeguarding your information like a vault. Regular audits, restricted access, and industry-leading best practices ensure that your data remains uncompromised.

## 7. Contacting Us

We believe in open dialogue. If you've got questions, concerns, or feedback regarding our cookies policy or any other related aspect, reach out to us at [info@myguava.com](mailto:info@myguava.com). We're always here to help and assist.

## 8. Updates to This Cookies Policy

The digital landscape evolves, and so do we. As we innovate and expand our offerings, our Cookies Policy may undergo updates to reflect these changes. By mentioning the 'Last updated' date at the beginning of this policy, we ensure you're always informed about the latest amendments.

## 9. Governing Law

Navigating legalities can be intricate. To ensure clarity and fairness, this cookies policy and any arising disputes or claims linked to it are governed as per the laws of the United Kingdom.

## 10. More Information

We're advocates for informed choices. Dive deeper into our data handling and user rights by visiting our [Privacy Policy](#). Our [Terms & Conditions](#) further elaborate on our platform's usage norms and guidelines.