



MotoVantage Cookie Notice

1. Overview of the MotoVantage Corporate Structure

This notice relates to MotoVantage Holdings Proprietary Limited (Company Registration No. 2014/182594/07) and the various companies within MotoVantage that offer financial and non-financial solutions. The solutions are value added offerings.

2. Introduction

Privacy is important to MotoVantage. This cookie notice applies to the MotoVantage website. Please refer to the privacy notice for details of the entities that form part of MotoVantage, and the way MotoVantage uses personal information. The privacy notice is available at www.motovantage.co.za

3. What is a cookie?

A cookie is a small piece of data that is placed usually in the form of a text file on the user's device, such as a computer, smart phone, or tablet, when the user visits a website. A cookie may be labelled with an ID unique to the user and their device. However, MotoVantage may not be able to directly identify the user from the cookie. The purpose of a cookie is to provide a reliable mechanism to "remember" user behaviour, - like remembering the contents of an online shopping cart, stateful information - information which enables the site to track previous actions, and actions the user performed while browsing when not signed up or logged into their online account. MotoVantage may not necessarily know the identity of the user of the device but does see the behaviour recorded on the device. Multiple users of the same device would not necessarily be distinguished from one to another. Cookies could however be used to identify the device and if the device is linked to a specific user, the user would also be identified. EG cookies collected from a device registered to an app will be linked to the user. Cookie can also mean similar tracking technologies, that collect data while a user uses websites or applications.

4. Understanding Different Cookies.

First party and third-party cookies refer to the website or domain using the cookie. Cookies are set by the website that the user is visiting. All cookies are either session cookies or persistent cookies.

First-party cookies

First-party cookies are directly stored by the website or domain visited by the user. These cookies allow website owners to collect analytics and data, remember language settings, or perform other useful functions that provide a good user experience.

Third-party cookies

Third-party cookies are also set by the website visited but are sent when the user visits the third-party site. Third-party cookies are created by domains separated/different from the website or domain that the user is visiting. These cookies are usually used for online advertising and cross-site tracking and are accessible on any website that loads the third party's servers code e.g. when a user visits a site and clicks a 'like' button, this could be stored in a cookie and upon visiting the third-party site, the cookie will be used to action the request.

Another example is when a user browses online for a specific product, finds an advert of interest, clicks on the advert, and thereafter closes their browser. Several hours later, the user will notice advertising for the same product that they were browsing for earlier.

Sessional Cookies

A sessional cookie lasts for the length of a user’s visit to a website or application. These cookies delete themselves when the user closes their browser or application. And it can help with security. EG it can assist in keeping the user logged in as they move around a website.

Persistent Cookies

A persistent cookie stays on the user’s device when a user closes their browser or application and serves several purposes. EG it can remember certain important information for websites where users have logged in or store their choices for when they revisit a website.

5. Which Cookies can be found on the MotoVantage websites?

When a user visits the MotoVantage website, MotoVantage may include any of the cookies listed in the table below. The table explains what the cookies are used for and the period for which the cookie could remain valid. Where cookies are only valid for a single session, the cookie will be erased when the user closes their browser. Where cookies persist, the cookie will be stored by the user’s browser until deleted by the user.

Types of cookies are outlined in the table below.

Origin	Use	Service	Duration
First-Party Cookies	Browser/device identification	Enable MotoVantage to identify the device/browser	Persist beyond a single session
	Authentication	Upon logging into a web server, a cookie will be returned that identifies that the user has been successfully logged in.	Only valid for the single session
First and third-party cookies	Analytics	To collect information about how visitors use the MotoVantage websites. This can provide MotoVantage with insight on website performance and metrics.	Persist beyond a single session
Third Party Cookies	Marketing and other	Used for tracking, online advertising and marketing	Persist beyond a single session

Other terms relevant to cookie usage are outlined in the following table.

Option	Description
HTTP only	Makes the cookie secure by ensuring it is only sent over HTTP protocol. HTTP here only refers to the protocol and communicates clear text as http or https over an encrypted channel. This prevents attackers from secretly extracting it.
Same-site cookie	Makes the cookie secure by limiting the sites to which the cookie is allowed to be sent.
Expiry	Sets the duration a cookie will last before it expires
Secure	Makes a cookie secure by ensuring it is only sent over a securely encrypted channel.
Path	Helps to protect a cookie by restricting the location where it is allowed to be sent.

6. When will MotoVantage use cookies?

MotoVantage will only process cookies which identify users for lawful purposes.

- If a user has consented to it.
- If a person legally authorised by the user, the law or a court has consented to it on the user's behalf
- If it is necessary to conduct or perform under a contract that MotoVantage has with the user
- If the law requires or permits it.
- If it is required to protect or pursue the users, MotoVantage or a third party's legitimate interest for fraud prevention; or
- If the user is a child and a competent person would need to consent on the child's behalf
- MotoVantage may use cookies for reasons including but not limited to;
 - Fraud, financial crime and other crime prevention, detection or reporting
 - Managing and improving security for MotoVantage and the users;
 - Various analytical reasons
 - Tailoring the marketing and advertising users see on social media, applications and websites;
 - To determine which of MotoVantage products may be relevant to a user;
 - Recognising users of the MotoVantage website, or devices that return.

7. What happens if a user does not want cookies?

All browsers allow users to accept or refuse cookies and to remove current cookies. The methods for doing so vary between different browsers and versions. Users can block cookies on various websites if desired. Blocking of cookies may have a negative impact on the usability of the website. By removing first party cookies a user's experience may be affected.

8. Cookie Consent/ Cookie Preference

For the sake of convenience on certain sites a user may self-manage certain cookie preferences, which means that users have the choice to disable first party and third-party cookie collection.



Users should be aware that necessary cookies cannot be changed, and this is a prerequisite for security and functionality purposes.

Should the option be available users can locate cookie preferences under the legal section of the relevant website.

9. Further information about cookies.

Users' browsers store cookies and MotoVantage websites cannot access any data on a user's device. As cookies are stored in text files only, they cannot be used to distribute viruses to a device.

On a single device with multiple users the experience would be customised based on the behaviour of the users and not on an individual user.

If users disable cookies, previous cookies collected will not be deleted, however this will prevent the creation of new cookies.

Expired cookies will be removed automatically.

A user may delete historically collected cookies via the browser.