

# Cookie Notice

HiFX Europe Limited, an affiliate of xe.com Inc., provides the XE Money Transfer Service.

This Cookie Notice applies to HiFX Europe Limited (“**HiFX**”, “**we**”, “**our**” or “**us**”), a subsidiary of Euronet Worldwide, Inc. (“**Euronet**”). Further details on Euronet and the companies within the Euronet group (the “**Euronet Group**”) are available at: <http://www.euronetworldwide.com>.

XE.com, Inc. is an affiliate of HiFX within the Euronet Group.

## What are cookies?

Cookies are small data files which are downloaded onto your device by the website which you are visiting. The next time you visit the same website, cookies ensure that your device is recognised. By using cookies and similar technologies such as pixel tags/beacons and scripts (‘cookies’), this website can save information about visits and visitors. We place some of the cookies on the websites ourselves, while other cookies are placed by third parties. Third-party cookies may collect data outside our websites as well. Cookies cannot view or retrieve data from other cookies, nor can they capture files or data stored on your computer.

Cookies can be utilised to make visiting a website more personal, by, for instance:

- displaying relevant navigation settings;
- remembering visitors’ preferences;
- improving the overall user experience and
- limiting the number of advertisements shown.

Generally, cookies can be disabled. The “help” portion of the toolbar on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. If you would like to use or access our website, you may do so without accepting cookies. However, you should understand that if you choose not to accept cookies, some services that we may offer through our website may not function properly or optimally and you will not be permitted to access certain secured areas of the services.

## XE Money Transfer’s use of cookies

By continuing to use the website, you thereby give consent for cookies to be placed and read out on [transfer.xe.com](http://transfer.xe.com) and the associated sub-domains.

## transfer.xe.com uses the following types of cookies:

### Strictly Necessary Cookies

The website cannot function properly without these cookies. These are cookies which enable users to view XE Money Transfer and gain access to secured portions of these sites. The information collected through these cookies is not used for marketing purposes. They are not used to remember where you've been on the internet. This category of cookies cannot be disabled as it would have the following consequences:

- using various parts of XE Money Transfer Services will become impossible;
- XE Money Transfer can provide less support to users;

#### Examples:

\_\_RequestVerificationToken\_L3NpZ251cA2

ASP.Net\_SessionId

MRTX.BaseUrl, MRTX.LogoutUrl, MRTX.MarketOrdersUrl, bJc3Xdf2Sg

\_\_cfduid (Cloudflare)

### Preference Cookies

These are cookies which enable users to view XE Money Transfer, use the functions on the websites and allow websites and applications to remember choices you make (such as your user name, language or the region you are in). Preference cookies tailor the website to provide enhanced features and content for you. The information these cookies collect is usually anonymised which means we can't typically identify you personally.

If use of this type of cookie is not allowed, this will have the following consequences:

- XE Money Transfer will be unable to remember your preferences for not using or displaying a specific function.

#### Examples:

cookieBannerMessage

### Analytics/Performance Cookies

These cookies help us understand how visitors interact with our websites by collecting and reporting information anonymously in most cases. These cookies help to improve our websites. The cookies collect information about the way in which visitors use XE Money Transfer including information about the pages most visited or the number of error messages displayed.

If use of this type of cookie is not allowed, this will have the following consequences:

- We can't learn how our website is performing and improve your browsing experience.

#### Examples:

\_\_ga, \_\_gid, \_\_gali, \_\_gat\_b, \_\_gat\_c (Google Analytics)

optimizelyEndUserId, optimizelySegments, optimizelyBuckets, springBoardSegments (Optimizely)

Xedata (xe.com)

\_asc, \_auc (Alexa Analytics)

\_dc\_gtm (Google Tag Manager)

S\_cc (Adobe)

ep201, ep202 (surveymonkey.com)

s\_sq (omniture)

## Targeting Cookies

These cookies and similar technologies gather information about your browsing habits. They remember that you've visited a website and share this information with other organisations, such as advertisers and platforms on which we advertise. These cookies are used to measure the effectiveness of an advertising campaign.

If use of this type of cookie is not allowed, this will have the following consequences:

- Online advertisements you encounter will be less relevant to you and your interests.
- You will not be able to participate in the Refer a Friend scheme or participate in incentive schemes

### Examples:

\_Bld, \_d9j (Awin.com (Online Affiliates))

\_\_context, \_\_context, ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz0123456789+/  
(Augur.io (Refer a Friend scheme))

test\_cookie, DSID, (doubleclick.net)

## How to control cookies

You can **control and/or delete** cookies as you wish – for details, see [aboutcookies.org](http://aboutcookies.org). You can delete all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit a site and some services and functionalities may not work.

Please note that, if you adjust the cookie settings for XE Money Transfer, you may not be able to correctly use some parts of transfer.xe.com afterwards.

If you've disabled one or more cookie types, we may still use information collected from existing cookies, but we'll stop using the disabled cookies to gather any further information.

## More about cookies

'Your Online Choices' ([www.youronlinechoices.com](http://www.youronlinechoices.com)) is a website offered by the internet advertising industry which contains information about 'behavioural advertising' and 'online privacy'.

If this cookie notice or the cookies placed change, we will adjust the notice and the list of cookies placed.

Email: [transfers.eu@xe.com](mailto:transfers.eu@xe.com)

[transfer.xe.com](http://transfer.xe.com)

Tel: +44 (0)1 753 441844

XE Money Transfer, provided by HiFX Europe Limited. HiFX Europe Limited is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017, registration 462444, for the provision of payment services. HiFX is also a registered MSB with HM Revenue & Customs. Registration number 12131222.

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