

# Cookie Policy

Effective Date: 29 May 2026

## 1. Introduction

This Cookie Policy explains how PRZEMEK SAVJETOVANJE d.o.o., operating the LOANCH platform (“LOANCH”, “we”, “us” or “our”), uses cookies and similar technologies on the website available at <https://loanch.com> and any related pages, user areas, or platform interfaces (together, the “Platform”).

We use cookies and similar technologies to ensure the proper operation of the Platform, to remember user preferences, to analyse the use and performance of the Platform, and, where permitted, to support marketing and related activities.

This Cookie Policy should be read together with our Privacy Policy and Terms and Conditions. The Privacy Policy explains in more detail how we process personal data, including personal data collected through cookies and similar technologies where such data qualifies as personal data under applicable law.

Where required by applicable law, we will ask for your consent before placing or using non-essential cookies and similar technologies. Strictly necessary cookies do not require consent where they are required for the operation, security, or core functionality of the Platform.

You can manage your cookie preferences at any time through the cookie settings made available on the Platform, subject to the limitations described in this Cookie Policy.

## 2. What Are Cookies and Similar Technologies

Cookies are small text files that are placed on your device when you visit a website or use an online service. They allow the website or service to recognise your device, remember certain information about your visit, and support the operation and functionality of the website or service.

Cookies may be placed for different purposes, for example to enable core technical functions, remember your preferences, measure usage and performance, or support advertising and related activities.

We may also use similar technologies, such as pixels, tags, software development kits, local storage, and other technologies that store or access information on your device or collect information about your use of the Platform. In this Cookie Policy, we refer to all such technologies collectively as “cookies and similar technologies”, unless the context requires otherwise.

Cookies may be:

**Session cookies**, which are deleted when you close your browser; or

**Persistent cookies**, which remain on your device for a specified period or until you delete them.

Cookies may also be:

**First-party cookies**, which are set by LOANCH or from our Platform domain; or

**Third-party cookies**, which are set by third-party providers whose services, tools, or content are used on or through the Platform.

The information collected through cookies and similar technologies may, depending on the circumstances, include device and browser information, IP address, language settings, pages viewed, navigation actions, referral source, time spent on pages, and interactions with certain features or communications. Where such information relates to an identified or identifiable individual, it will be treated as personal data in accordance with our Privacy Policy and applicable law.

### **3. What Types of Cookies We Use**

We use the following categories of cookies and similar technologies on the Platform:

#### **3.1 Strictly Necessary Cookies**

These cookies are necessary for the operation of the Platform and for the provision of core functions and services requested by the user. They may be used, for example, to enable page navigation, maintain session security, protect the Platform against misuse, remember privacy choices, support login functionality, or ensure the proper technical operation of the Platform.

Because these cookies are strictly necessary for the operation, security, or core functionality of the Platform, they do not require consent where applicable law allows their use without consent. If your browser or device settings block these cookies, some parts of the Platform may not function properly.

#### **3.2 Functional Cookies**

These cookies allow the Platform to remember choices and preferences you make, such as language settings, interface preferences, or other customisations, in order to provide enhanced functionality and a more personalised experience.

Functional cookies are used only where permitted under applicable law and, where required, on the basis of your consent.

#### **3.3 Analytics and Performance Cookies**

These cookies help us understand how visitors use the Platform, how the Platform performs, and how we can improve its functionality, design, and user experience. For example, they may be used to measure page visits, traffic sources, user flows, feature interactions, and the popularity of certain pages or services.

Analytics and performance cookies may collect information such as browser type, device type, IP address, pages visited, time spent on pages, referral source, and similar usage information. We may use this information in aggregated, statistical, or otherwise de-identified form where possible to analyse and improve the Platform.

Analytics and performance cookies are used only where permitted under applicable law and, where required, on the basis of your consent.

### **3.4 Advertising and Targeting Cookies**

These cookies may be used by us or by our third-party partners to collect information about your browsing behaviour and interactions over time and across different websites, services, or devices in order to deliver more relevant advertising, limit the number of times you see a particular advertisement, measure the effectiveness of advertising campaigns, or support related marketing activities.

If you do not allow these cookies, you may still see advertising, but it may be less relevant to your interests.

Advertising and targeting cookies are used only where permitted under applicable law and, where required, on the basis of your consent.

### **3.5 Third-Party Cookies**

Some cookies and similar technologies used on the Platform may be placed by third-party providers whose services we use for analytics, security, embedded content, communications, advertising, or other functionality. These third parties may collect information directly from your device or browser in accordance with their own privacy and cookie policies.

Further information about third-party tools and providers may be set out in this Cookie Policy, our cookie settings tool, or our Privacy Policy.

## **4. Legal Basis and Consent**

We use strictly necessary cookies and similar technologies where this is necessary to operate, secure, and provide the core functionality of the Platform and where applicable law permits the use of such technologies without consent.

We use functional, analytics and performance, advertising, and targeting cookies and similar technologies only where permitted under applicable law and, where required, on the basis of your consent.

Where we rely on consent, you may choose whether to accept or reject non-essential cookies through the cookie settings or consent management tool made available on the Platform. You may also withdraw or change your consent preferences at any time through those settings.

Your withdrawal of consent will not affect the lawfulness of the use of cookies and similar technologies before the withdrawal took effect. However, withdrawing consent may affect the availability or functionality of certain optional features of the Platform.

In some cases, information collected through cookies and similar technologies may constitute personal data. Where that is the case, we process such data in accordance with applicable data protection law and our Privacy Policy, including the legal bases described there for subsequent processing activities.

Where required by law, we will keep records of your cookie preferences and consent choices.

## **5. How to Manage Cookies**

When you first visit the Platform, you may be presented with a cookie banner, consent tool, or similar preference interface that allows you to accept, reject, or manage non-essential cookies and similar technologies, subject to the options made available on the Platform.

You can also change your cookie preferences at any time through the cookie preferences or withdraw your consent at any time through the cookie preferences tool made available on the Platform. Withdrawing your consent is as easy as giving it and takes effect immediately.

In addition, most browsers allow you to control cookies through the browser settings, including by blocking, restricting, or deleting cookies. Please note, however, that if you block or disable strictly necessary cookies, some parts of the Platform may not function properly or may become unavailable.

Depending on your browser, you may be able to configure your settings to notify you when cookies are placed, delete existing cookies, or prevent certain categories of cookies from being stored on your device. Cookie controls are usually managed separately for each browser and device that you use.

If we use third-party analytics or advertising tools, you may also be able to exercise certain choices directly through the relevant provider's settings, opt-out tools, or privacy controls, where those are made available by the provider.

For general information about browser-based cookie controls, you may wish to consult the support pages of your browser provider, such as those for Google Chrome, Mozilla Firefox, Apple Safari, Microsoft Edge, or Opera.

## **6. Third-Party Tools and Providers**

We may use third-party services, tools, and technologies on or through the Platform for purposes such as analytics, performance measurement, security, embedded content, communications, advertising, and related functionality.

Where such third-party tools place or access cookies and similar technologies on your device, those technologies may collect information directly from your browser or device in accordance with the relevant provider's own privacy and cookie practices.

Please note that some of our third-party providers (such as analytics or advertising partners) may be located outside the European Economic Area (EEA), including in the United States. When you consent to the use of these third-party cookies, the data collected by them may be transferred to and processed in these third countries. We ensure appropriate safeguards are in place for such transfers, as detailed in our Privacy Policy.

Where required by applicable law, non-essential third-party cookies and similar technologies will be used only on the basis of your consent.

The third-party providers we use may change from time to time as our Platform, service providers, and technical setup evolve. Where appropriate, further information about specific third-party tools or providers may be made available through the cookie settings or consent management tool on the Platform, in our Privacy Policy, or in other notices made available to users.

If we use third-party analytics or advertising services, those providers may offer their own privacy controls, opt-out tools, or preference settings. We do not control third-party websites, services, or policies, and we encourage you to review the relevant third-party privacy and cookie information where appropriate.

## **7. Changes to This Cookie Policy**

We may amend this Cookie Policy from time to time to reflect changes in applicable law, regulatory guidance, our data processing practices, the cookies and similar technologies used on or through the Platform, or the functionality and services of the Platform.

Where required by applicable law, we will notify users of material changes in an appropriate manner before such changes take effect or, where permitted, at the time the updated Cookie Policy becomes effective.

The "Effective Date" at the top of this Cookie Policy indicates when the current version came into force. We encourage you to review this Cookie Policy from time to time to remain informed about our use of cookies and similar technologies.

## **8. Contact Details**

If you have any questions about this Cookie Policy, about our use of cookies and similar technologies, or about the way we process personal data in connection with them, you may contact us at:

**PRZEMEK SAVJETOVANJE d.o.o.**

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10000 Zagreb

Croatia

**Email:** [dpo@loanch.com](mailto:dpo@loanch.com)