ZING

# Cookies Notice

## Information

**Zing was closed on May 22, 2025**

We closed the Zing app and service on 22nd May 2025 at 12:00 pm BST (midday) due to changes in strategic business priorities.

Zing's trading company, MP Payments UK Limited, and its group companies and service providers, (which is who we mean when we say "we" or "our") will retain your data to fulfil our legal and regulatory obligations, in our legitimate interests to help manage our business during its wind-down period, and to protect our interests.

Our cookies notice (in this document) continues to apply and provides more details about how we use cookies and the information they collect.  This does not change, except that:

- we will disable and not use optional cookies; and

- we will only use strictly necessary cookies to support essential website functionality.

Our app has closed but you can continue to contact us at support@zing.me if you have any questions or want to contact us about your personal data.

Please download a copy of this notice for your records.

Thank you to all our members for choosing Zing for your international money. We'll miss you.

ZING

# Cookies Notice

We last updated this document on 12th December 2023.



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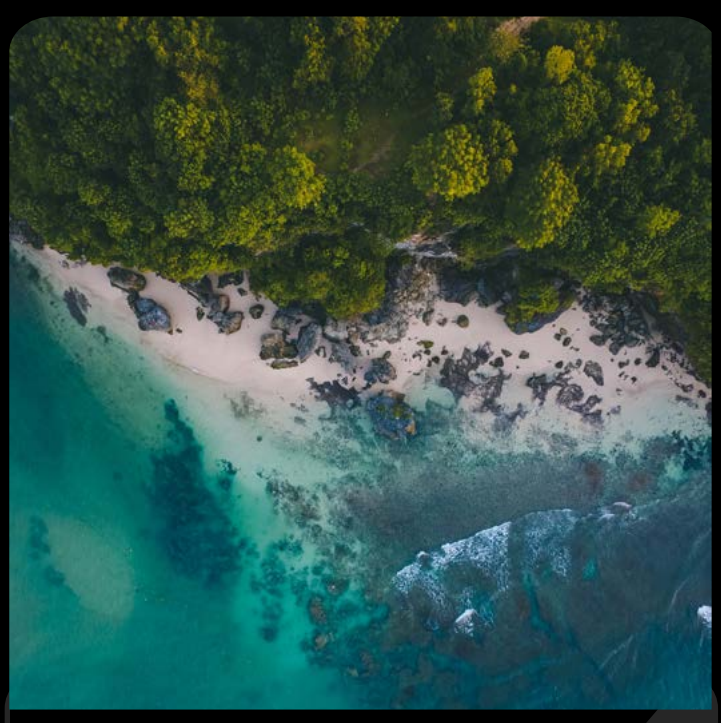
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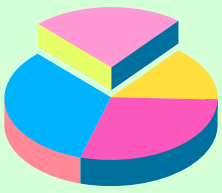
# Welcome

This cookies notice provides you with information about the cookies and other tracking technologies we use when you access our websites, app, and emails.

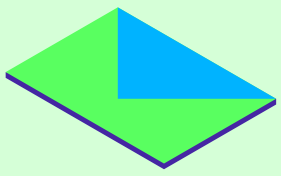
This notice contains the following information:



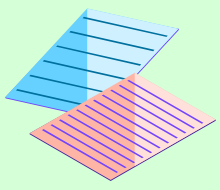
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# 1. What are cookies?

Cookies are text files of data that websites use to store information on your browser. This information can then be read when you return to our website, or visit another website that recognises this cookie, so that the website can recognise your visit, and can collect information about your behaviour on that website (or across multiple websites). Cookies are widely used to store and receive identifiers and other information on computers, phones, and other devices.

We also use other tracking technologies, including software development kits (SDKs), web beacons, pixel tags, and tracking URLs for similar purposes, including to collect data stored on your web browser or device and identifiers associated with your device and other software. In this notice, we refer to all of these technologies as “cookies”.



# 2. Types of cookies that we use

The cookies we use are either **strictly necessary** or **optional**.

We use **“strictly necessary”** cookies to make our app/website work, to keep our app/website secure, to protect against fraud and crime and to remember your cookie preferences.

We may also, with your permission, use **“optional”** cookies to personalise your experience, to analyse how you use the app/website so that we can improve the app, website and our other products and services, and to support our marketing.  You can manage your cookie settings at any time.

We use **strictly necessary** or **optional** cookies as follows:

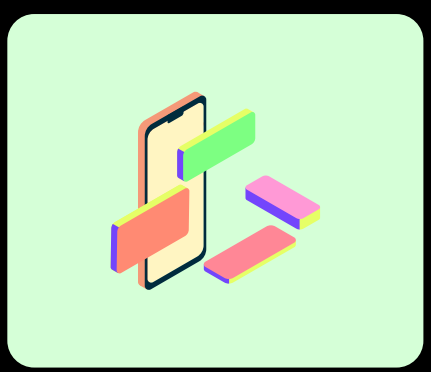
## Strictly necessary cookies

We use strictly necessary cookies to provide core functionality and help you log on, keep our app secure, protect against fraud and crime, and remember your cookie preferences. We do not need your consent to set these cookies. We work with service providers and third parties to provide this functionality.

## Optional cookies

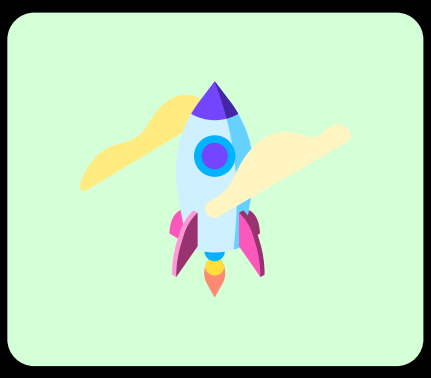
We would also like to use optional cookies to personalise the app for you, to analyse how you use the app so that we can improve the app and our other products and services, and to support our marketing.

We understand that you may prefer us not to use optional cookies, and so we'll ask you to set your preferences when you first visit our website or use our app. You will need to do this for our app and each of our websites separately. To help you make this choice, a more detailed list of our partners' cookies is set out at the end of this notice.



**Cookies that help us to provide a more personalised service**

We and our partners may use these cookies allow us to provide optional features and services (for example, where we are introducing new features to a limited audience), and to tailor your experience (for example, to customise what you see on our website or app based on what we know about you).



**Cookies that help us to improve our products and services**

We and our partners may use these cookies help us to understand how you use our app, website and services. We can then use this information to improve how our app, website and other products and services work. For example, we may use analytics providers to identify and count visits to our website and to see which pages people go to and what they do there.

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**Cookies that support our marketing**

We and our partners may use these cookies to understand what you are interested in on our website, app, or social media and to help send adverts to you. These cookies may identify which other websites have directed you to our website or to download the app, and information about your social media interactions. For example, whether you have an account with a particular social media platform, and whether you are logged in to it when you interact with our website content. Third parties may use these cookies to build a profile of your interests and to show you relevant adverts on other wbsites you may visit. If you do not allow these cookies, adverts may still be displayed to you but these will be generic and not targeted to you based on your online activity.



# 3. How we use cookies in emails

## Email cookies

To help us improve our emails, we may monitor your interest in them. We do this by including cookies, such as pixels in the direct marketing emails that we send to you. These cookies help us to track whether our email was delivered and opened, and whether links within the email were clicked. We use this information to measure the performance of our email campaigns, to improve our communications, and send you more relevant information and marketing.

Your cookie preferences on this website or in the app will not apply to emails we send you, because you don’t always open those emails in the app or on the website. You can unsubscribe from marketing emails by selecting the link at the bottom of an email from us or in your marketing preferences in the app.



# 4. Other Information

## Cookies and your privacy

The information cookies collect, may count as personal data. You have rights regarding how we collect, store, and use your personal data. You can learn more about how we use your personal data in our Privacy Notice.

## Cookie duration and your browser settings

The length of time for which cookies are stored on your device varies depending on the cookie. Some cookies only last for your online session, whereas others will stay on your device for a reasonable time afterwards. Unless we've given a specific time in the list of cookies below, the cookies set via our website or app will usually last between 13-24 months from your most recent visit to our site.

Some of our partners in the list below also use the same cookies to collect information about the use of their own or other websites. In these cases, the cookies can remain on your device, usually for up to 24 months from your last visit to the site that accessed that cookie.

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For our website, you can also use your browser settings to delete cookies that have already been set at any time. You can also use your browser settings to manage cookies, for example, to switch off a cookie altogether. If you do this, it could mean that we can't use strictly necessary cookies properly and so parts of our website may not work correctly. For more information about how to use your browser settings to clear your browser data or to manage cookies, check your browser 'Help' function.

## Third-party services

On our app or website we may link to other services, such as apps or websites, owned and operated by third parties (e.g, to make additional products available to you).

These third-party services may also use cookies or similar technologies in accordance with their own separate policies.

For privacy information relating to these other third-party services, please read their notices or policies.

## Changes to this notice

We may amend this cookie notice at any time and all changes will be made on this page. The changes will take effect once they have been posted on the app and website.



## List of cookies

| Vendor Name | Category | For What Purpose |
|---|---|---|
| ABTasty | Optional: Personalisation | To enable delivery of personalised content in various forms across our websites. This may be based on your browsing behaviour or what we know about you as a customer or contact. If you agree to this cookie we might also use the data we collect to personalise other experiences you have with our services. |
| ABTasty | Strictly Necessary | To enable phased rollouts of new functionality or services within our apps. |
| Apple Pay | Strictly Necessary | To allow customers to add their payment card to Apple Pay wallet. |
| Appsflyer | Optional: Advertising | To be able to understand which website or social media site a customer comes from and attribute their download to a marketing campaign. |
| Braze | Optional: Advertising | To help us deliver personalised advertising based on segmentation informed by customer behaviour in-app and provide relevant direct marketing communication. |
| Braze | Optional: Analytics | To be able to understand and identify insights into the user journeys within the App and our messaging so we can improve the customer experience. |
| Braze | Strictly Necessary | To enable us to deliver regulated service messaging. |
| Checkout.com | Strictly Necessary | To enable and optimise our payments processing and ensure our payments work correctly. |
| Google Ads | Optional: Advertising | To help us deliver personalised advertising based on segmentation informed by your browsing behaviour and to measure the performance of our digital advertising. |
| Google Analytics | Optional: Analytics | To be able to understand and identify insights into your experiences within the app and the website so we can improve the customer experience. |

| Vendor Name | Category | For What Purpose |
|---|---|---|
| Google Display and Video 360 | Optional: Advertising | To help us deliver personalised advertising based on segmentation informed by your browsing behaviour and to measure the performance of our digital advertising. |
| Google DoubleClick | Optional: Advertising | To help us deliver personalised advertising based on segmentation informed by your browsing behaviour and to measure the performance of our digital advertising. |
| Google Global Site Tag | Optional: Advertising | To help us deliver personalised advertising based on segmentation informed by your browsing behaviour and to measure the performance of our digital advertising. |
| Google Places | Strictly Necessary | To help us suggest addresses to you, when you search for your address. |
| Google Search Ads 360 | Optional: Advertising | To help us deliver personalised advertising based on segmentation informed by your browsing behaviour and to measure the performance of our digital advertising. |
| Google Tag Manager | Strictly Necessary | To allow us to control the deployment of tags (software that enhances our website) and also to enable the capture and respect of consent preferences obtained from our users. |
| GooglePay | Strictly Necessary | To allow customers to add their payment card to Google Pay wallet. |
| MEA | Strictly Necessary | To manage tokens during verification processes. |
| Meta Platforms Ireland (Facebook) | Optional: Advertising | To help us deliver personalised advertising based on segmentation informed by your browsing behaviour and to measure the performance of our digital advertising. |
| Mixpanel | Optional: Analytics | To be able to understand and identify insights into the user journeys within the app and the website so we can improve the customer experience. |
| New Relic | Strictly Necessary | To gain deeper visibility into how to analyse our app performance and troubleshoot crashes. |

| Vendor Name | Category | For What Purpose |
|---|---|---|
| Talsec | Strictly Necessary | Ability to monitor app integrity, i.e. deployed vs modified apps, protection from Malware. |
| Threatmetrix | Strictly necessary | To identify data and behaviours that may represent an increased risk of fraud and aid us in our decision making. |
| Tiktok | Optional: Advertising | To help us deliver personalised advertising based on segmentation informed by your browsing behaviour and to measure the performance of our digital advertising. |
| Tink | Strictly necessary | To enable us to make requests and receive responses from 3rd party financial institutions to manage payments and information in relation to open banking. |
| Viral Loops | Optional: Advertising | To manage a waitlist for pre-registration for our service, including managing promotions. |
| Zendesk | Strictly Necessary | To deliver the support help centre (FAQ) and chat functionality. |