

Statement on Cookies and Tracking Technologies

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When you visit or interact with our sites, services, applications, tools or messaging, we or our authorized service providers may use cookies, web beacons, and other similar technologies for storing information to help provide you with a better, faster, and safer experience and for advertising purposes.

This page is designed to help you understand more about these technologies and our use of them on our sites and in our services, applications, and tools. Below is a summary of a few key things you should know about our use of such technologies. You can review the contents of our full User Cookie Notice below.

Our cookies and similar technologies have different functions. They are either necessary for the functioning of our services, help us improve our performance, give you extra functionalities, or help us to serve you relevant and targeted ads. We use cookies and similar technologies that only remain on your device for as long as you keep your browser active (session) and cookies and similar technologies that remain on your device for a longer period (persistent). You are free to block, delete, or disable these cookies if your device permits so. You can manage your cookies and your cookie preferences in your browser or device settings.

Where possible, security measures are set in place to prevent unauthorized access to our cookies and similar technologies. A unique identifier ensures that only we and/or our authorized service providers have access to cookie data.

Service providers are companies that help us with various aspects of our business, such as site operations, services, applications, advertisements and tools. We use some authorized service providers to help us to serve you relevant ads on our services and other places on the internet. These service providers may also place cookies on your device via our services (third party cookies). They may also collect information that helps them identify your device, such as IP-address or other unique or device identifiers.

What are cookies, web beacons, and similar technologies?

Like most sites, we use technologies that are essentially small data files placed on your computer, tablet, mobile phone, or other devices (referred to collectively as a "device") that allow us to record certain pieces of information whenever you visit or interact with our sites, services, applications, messaging, and tools.

The specific names and types of the cookies, web beacons, and other similar technologies we use may change from time to time. In order to help you better understand this Policy and our use of such technologies we have provided the following limited terminology and definitions:

Cookies – Small text files (typically made up of letters and numbers) placed in the memory of your browser or device when you visit a website or view a message. Cookies allow a website to recognize a particular device or browser. There are several types of cookies:

- Session cookies expire at the end of your browser session and allow us to link your actions during that particular browser session.
- Persistent cookies are stored on your device in between browser sessions, allowing us to remember your preferences or actions across multiple sites.
- First-party cookies are set by the site you are visiting.
- Third-party cookies are set by a third party site separate from the site you are visiting.

Cookies can be disabled or removed by tools that are available in most commercial browsers. The preferences for each browser you use will need to be set separately and different browsers offer different functionality and options.

Web beacons – Small graphic images (also known as "pixel tags" or "clear GIFs") that may be included on our sites, services, applications, messaging, and tools, that typically work in conjunction with cookies to identify our users and user behavior.

Similar technologies — Technologies that store information in your browser or device utilizing local shared objects or local storage, such as flash cookies, HTML 5 cookies, and other web application software methods. These technologies can operate across all of your browsers, and in some instances may not be fully managed by your browser and may require management directly through your installed applications or device. We do not use these technologies for storing information to target advertising to you on or off our sites.

We may use the terms "cookies" or "similar technologies" interchangeably in our policies to refer to all technologies that we may use to store data in your browser or device or that collect information or help us identify you in the manner described above.

Why we use cookies

Our cookies and similar technologies have different functions. They are either necessary for the functioning of our services, help us improve our performance, give you extra functionalities, or help us to serve you relevant and targeted ads. We use both session and persistent cookies and similar technologies.

Generally, these technologies allow our sites, services, applications, and tools to store relevant information in your browser or device and later read that information in order to identify your device to our servers or internal systems. Where applicable, we protect our cookies and other similar technologies to help ensure that only we and/or our authorized service providers can interpret them by assigning them a unique identifier that is designed for interpretation only by us.

Our uses of such technologies fall into the following general categories:

- 1. **Essential**. We may use cookies, web beacons, or other similar technologies that are necessary to the operation of our sites, services, applications, and tools. This includes technologies that allow you access to our sites, services, applications, and tools; that are required to identify irregular site behavior, prevent fraudulent activity and improve security; or that allow you to make use of our functions such as shopping-carts, saved search, or similar functions;
- 2. **Performance Related**. We may use cookies, web beacons, or other similar technologies to assess the performance of our websites, applications, services, and tools, including as part of our analytic practices to help us understand how our visitors use our websites, determine if you have interacted with our messaging, determine whether you have viewed an item or link, or to improve our website content, applications, services, or tools;
- 3. **Functionality Related**. We may use cookies, web beacons, or other similar technologies that allow us to offer you enhanced functionality when accessing or using our sites, services, applications, or tools. This may include identifying you when you sign into our sites or keeping track of your specified preferences, interests, or past items viewed so that we may enhance the presentation of content on our sites;
- 4. Advertising or Targeting Related. We may use first-party or third-party cookies and web beacons to deliver content, including ads relevant to your interests, on our sites or on third party sites. This includes using technologies to understand the usefulness to you of the advertisements and content that have been delivered to you, such as whether you have clicked on an advertisement.

Any personal information that we collect and store through use of these technologies for categories 2 through 4 above are based on your consent, obtained through a conspicuous disclosure on our website during your first visit. You can withdraw this consent through your browser settings as explained below.

For browser-specific information on how to adjust cookie configurations on the following browsers, please click on the relevant link below:

- Internet Explorer
- Firefox
- Chrome
- Safari
 - OSX/Mac OS
 - ios

We may work with third-party companies, commonly known as service providers, who are authorized to place third-party cookies, web beacons, or similar technologies for storing information on our sites or in our services, applications, and tools with our permission. These service providers help us to provide you with a better, faster, and safer experience.

These service providers may use these technologies to help us deliver our own content and advertising, and compile anonymous site metrics and analytics. We do not permit any of these service providers to collect any of your personal information on our sites or in our services, applications, or tools for their own purposes. These service providers are subject to confidentiality agreements with us and other legal restrictions on their use or collection of any personal information. Third party cookies are covered by the third-parties' privacy policy.

With the exception of the use of such technologies by our service providers or other authorized third-parties, we do not permit any third-party content on sites (such as item listings, member-to-member communications, classified listings, comments, reviews, etc.) to include or utilize any cookies, web beacons, local storage, or similar technologies for tracking purposes or to collect your personal information. If you believe a listing or other third-party content might be collecting personal information or using tracking technologies on one of our sites, please report it to phishing@paypal.com.

Ad networks and exchanges operated by authorized third parties for interestbased advertising

We may use third parties, such as advertising networks and exchanges, to allow us to serve you advertisements. These third-party ad networks and exchange providers may use third-party cookies, web beacons, or similar technologies to collect information about your visit to our site and elsewhere on the Internet. They may also collect your device identifier, IP address, or identifier for advertising (IDFA). The information that these third parties collect may be used to provide you with more relevant advertising on our sites or elsewhere on the web. Third party cookies are covered by the third-parties' privacy policies.

For more information on third-party advertising-related cookies, interest-based advertising, and how to opt-out of that practice by companies participating in industry self-regulation, please visit the relevant website below based on your country of origin:

- Your Online Choices
- About Ads
- AboutCookies.org

"Do Not Track"

California law requires us to let you know how we respond to web browser Do Not Track (DNT) signals. Because there currently isn't an industry or legal standard for recognizing or honoring DNT signals, we don't respond to them at this time. We await the result of work by the privacy community and industry to determine when such a response is appropriate and what form it should take.

Status disclosure

PayPal UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) as an electronic money institution under the Electronic Money Regulations 2011 for the issuance of electronic money (firm reference number 994790), in relation to its regulated consumer credit activities under the Financial Services and Markets Act 2000 (firm reference number 996405) and for the provision of Cryptocurrency services under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (firm reference number 1000741). Some of PayPal UK Ltd's products including PayPal Pay in 3 and PayPal Working Capital are not regulated by the FCA. PayPal UK Ltd's company number is 14741686 and its registered address is Whittaker House, Whittaker Avenue, Richmond-Upon-Thames, Surrey, United Kingdom, TW9 1EH.