

COOKIE POLICY

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Effective Date 01 March 2024

"This Cookie Policy explains how, Indian Muneem (**Company**," "we," "us" and "our) uses cookies and similar technologies to recognize you when you visit our website at <u>www.indianmuneem.com</u> (Website). It explains what these technologies are and why we use them, as well as your rights to control our use of them.

In some cases, we may use cookies to collect personal information, or that becomes personal information if we combine it with other information.

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1. What are cookies?

As is common practice with almost all professional websites this site uses cookies, which are tiny files that are downloaded to your computer, to improve your experience. This page describes what information they gather, how we use it, and why we sometimes need to store these cookies. We will also share how you can prevent these cookies from being stored however this may downgrade or 'break' certain elements of the site's functionality.

Cookies are small data files that are placed on your computer or mobile device when you visit a website.

Cookies are widely used by website owners in order to make their websites work, or to work more efficiently, as well as provide reporting information.

Cookies set by the website owner (in this case, <u>www.indianmuneem.com</u> are called "first-party cookies." Cookies set by parties other than the website owner are called "third party cookies". Third-party cookies enable third-party features or functionality to be provided on or through the website (eg, advertising, interactive content, and analytics). The parts that set these third-party cookies can recognize your computer both when visits the website in question and also when it visits certain other websites.

2. Why do we use cookies?

We use first and third-party cookies for several reasons. Some cookies are required for technical reasons for our Website to operate and we refer to these as "essential" or "strictly necessary" cookies. Other cookies also enable us to Track and target the interests of our users to enhance the experience on our Online Properties. Third Parties serve cookies through our Website for advertising, analytics, and other purposes. This is described in more detail below.

We use cookies for a variety of reasons detailed below. Unfortunately, in most cases, there are no industry standard options for disabling cookies without completely disabling the functionality and features they add to this site. It is recommended that you leave on all cookies if you are not sure whether you need them or not in case they are used to provide a service that you use.

3. How can I Disable Cookies?

You can prevent the setting of cookies by adjusting the settings on your browser (see your browser Help for how to do this). Be aware that disabling cookies will affect the functionality of this and many other websites that you visit. Disabling cookies will usually result in also disabling certain functionality and features of this site. Therefore it is recommended that you do not disable cookies.

4. The Cookies We Set

• Account related Cookies

If you create an account with us then we will use cookies for the management of the signup process and general administration. These cookies will usually be deleted when you log out however in some cases they may remain afterwards to remember your site preferences when logged out.

• Login related cookies

We use cookies when you are logged in so that we can remember this fact. This prevents you from having to log in every single time you visit a new page. These cookies are typically removed or cleared when you log out to ensure that you can only access restricted features and areas when logged in.

• Email newsletters-related cookies

This site offers newsletter or email subscription services and cookies may be used to remember if you are already registered and whether to show certain notifications which might only be valid to subscribed/unsubscribed users.

• Orders processing related cookies

This site offers e-commerce or payment facilities and some cookies are essential to ensure that your order is remembered between pages so that we can process it properly.

• Surveys related cookies

From time to time we offer user surveys and questionnaires to provide you with interesting insights, and helpful tools, or to understand our user base more accurately. These surveys may use cookies to remember who has already taken part in a survey or to provide you with accurate results after you change pages.

• Forms related cookies

When you submit data through a form such as those found on contact pages or comment forms cookies may be set to remember your user details for future correspondence.

• Site preferences cookies

In order to provide you with a great experience on this site we provide the functionality to set your preferences for how this site runs when you use it. In order to remember your preferences we need to set cookies so that this information can be called whenever you interact with a page that is affected by your preferences.

5. How can I control cookies? Believer of Simple and Smart Accounting

You have the right to decide whether to accept or reject cookies. You can exercise your cookie rights by setting your preferences in the Cookie Consent Manager. The Cookie Consent Manager allows you to select which categories of cookies you accept or reject. Essential cookies cannot be rejected as they are strictly necessary to provide you with services.

The Cookie Consent Manager can be found in the notification banner and on our website. If you choose to reject cookies, you may still use our website though your access to some functionality and areas of our website may be restricted. You may also set or amend your web browser controls to accept or refuse cookies.

The specific types of first and third-party cookies served through our Website and the purposes they perform are described in the table below (please note that the specific cookies served may vary depending on the specific Online Properties you visit):

Essential Website Cookies:

These cookies are strictly necessary to provide you with Services available through our Website, and to use some of its features, such as access to secure areas.

Name: rc: aa

Purpose: Used to track and analyze user behavior to distinguish humans from bots or automated software.

Provider: www.google.com

Service: re CAPTCHA <u>View Service Privacy Policy</u>.

Country: United States

Type: html_local_storage

Expires in: persistent

Analytics and customization cookies:

These cookies collect information that is used either in aggregate form to help us understand how our Websites are being

used or how effective our marketing campaigns are, or to help us customize our Website for you.

Name: _ga_#

Purpose: Used to distinguish individual users by means of the designation of a randomly generated number as a client identifier, which allows calculation of visits and sessions.

Provider: .indianmuneem.com

Service: Google Analytics View Service Privacy Policy.

Country: United States

Type: http_cookie

Expires in: 1 year 1 month and 4 days.

Name: _gid

Purpose: Keeps an entry of a unique ID which is then used to come up with statistical data on the website usage by visitors. It is an HTTP cookie by PE and expires after a browsing session.

Provider: .indianmuneem.com

Service: Google Analytics <u>View Service Privacy Policy</u>.

Country: United States

Type: http_cookie

Expires in: 23 hours 59 minutes

Name: _ga

Purpose: Records a particular ID used to come up with data about website usage by the user.

Provider: .indianmuneem.com

Service: Google Analytics View Service Privacy Policy.

Country: United States

Type: http cookie

Expires in: 1 year 1 month and 4 days.

Name: gat#

Purpose: Enables Google Analytics to regulate the rate of requests. It is an HTTP cookie type that lasts for a session.

Provider: .indianmuneem.com

Service: Google Analytics View Service Privacy Policy.

Country: United States

Type: http_cookie

Expires in: less than 1 minute.

Advertising cookies:

These cookies are used to make advertising messages more relevant to you. They perform functions like preventing the same ad from continuously reappearing, ensuring that ads are properly displayed for advertisers, and in some cases selecting advertisements that are based on your interests.

Name: _fbp

Purpose: Facebook tracking pixel used to identify visitors for personalized advertising.

Provider: .indianmuneem.com

Service: Facebook View Service Privacy Policy.

Country: United States

Type: http_cookie

Expires in: 2 months 29 days

Indian Muneer Social Networking cookies:

These cookies are used to enable you to share pages and content that you find interesting on our Website through thirdparty social networking and other websites. These cookies may also be used for advertising purposes.

Unclassified cookies:

These are cookies that have not yet been categorized. We are in the process of classifying these cookies with the help of their providers.

Name: twk_kdm_key

Purpose:

Provider: www.indianmuneem.com

Service:

Country: United States

Type: http_cookie

Expires in: Session

Name: Tawk Connection Time

Purpose:

Provider: www.indianmuneem.com

Service:

Country: United States

Type: http_cookie

Expires in: Session

Name: last External Referrer
Purpose:
Provider: www.indianmuneem.com
Service:
Country: United States
Type: html_local_storage
Expires in: persistent
Name: last External Referrer Time
Purpose:
Provider: www.indianmuneem.com
Service:
Country: United States
Type: html_local_storage
Expires in: persistent

6. How can I control cookies on my browser?

As the means by which you can refuse cookies through your web browser controls vary from browser to browser, you should visit your browser's help for more information. The following is information about how to manage cookies on the most popular browsers:

- Chrome
- Internet Explorer
- Firefox
- Safari
- Edge
- Opera

In addition, most advertising networks offer you a way to opt out of targeted advertising. If you would like to find out more information, please visit:

- Digital Advertising Alliance
- Digital Advertising Alliance of Canada
- <u>European Interactive Digital Advertising Alliance</u>

7. What about other tracking technologies, like web beacons?

Cookies are not the only way to recognize or track visitors to a website. We may use other, similar technologies from time to time, like web beacons (sometimes called "tracking pixels" or "clear gifs"). These are tiny graphic files that contain a unique identifier that enables us to recognize when someone has visited our Website or opened an email including them. This allows, us for example to monitor the traffic patterns of users from one page within a website to another, to deliver or communicate with cookies, to understand whether you have come to the website from an online advertisement displayed or a third-party website, to improve site performance, and to measure the success of email marketing campaigns. In many instances, these technologies are reliant on cookies to function properly, and so declining cookies will impair their functioning.

8. Do you use Flash Cookies or Local Shared Objects?

Websites may use so-called "Flash Cookies" (also known as Local Shared Objects or "LSOs") to, among other things, collect and store information about your use of our services, fraud prevention, and other site operations.

If you do not want Flash Cookies stored on your computer, you can adjust the settings of your Flash player to block Flash Storage Cookies using the tools contained in the <u>Website Storage Settings Panel</u>. You can also control Flash cookies by going to the <u>Global Storage Settings Panel</u> and following the instructions (which may include instructions that explain, for example, how to delete existing Flash Cookies referred to "information" on the Macromedia Site), how to prevent Flash LSOs from being placed on your computer without you being asked, and (for Flash Player 8 and later) how to clock Flash Cookies that are not being delivered by the operator of the page you are on at the time).

Please note that setting the Flash Player to restrict or limit the acceptance of Flash Cookies may reduce or impede the functionality of some Flash Applications, including potentially Flash Applications used in connection with our services or online content.

9. Do you serve targeted advertising?

Third parties may serve cookies on your computer or mobile device to serve advertising through our Website. These companies may use information about your visits to this and other websites in order to provide relevant advertisements about goods and services that you may be interested in. They may also employ technology that is used to measure the effectiveness of advertisements. They can accomplish this by using cookies or web beacons to collect information about your visits to this and other sites in order to provide relevant advertisements about your visits to this and other sites in order to provide relevant advertisements about goods and services of potential interest to you. The information collected through the process does not enable us or them to identify your name, contact details,

10. Third Party Cookies.

In some special cases, we also use cookies provided by trusted third parties. The following section details which thirdparty cookies you might encounter through this site.

• This site uses Google Analytics which is one of the most widespread and trusted analytics solutions on the web to help us understand how you use the site and ways that we can improve your experience. These cookies may track things such as how long you spend on the site and the pages that you visit so we can continue to produce engaging content.

For more information on Google Analytics cookies, see the official Google Analytics page.

or other details that directly identify you unless you choose to provide these.

• Third-party analytics are used to track and measure the usage of this site so that we can continue to produce engaging content. These cookies may track things such as how long you spend on the site or pages you visit which helps us to understand how we can improve the site for you.

- From time to time we test new features and make subtle changes to the way that the site is delivered. When we are still testing new features these cookies may be used to ensure that you receive a consistent experience whilst on the site whilst ensuring we understand which optimizations our users appreciate the most.
- As we sell products we need to understand statistics about how many of the visitors to our site make a purchase and as such this is the kind of data that these cookies will track. This is important to you as it means that we can accurately make business predictions that allow us to monitor our advertising and product costs to ensure the best possible price.
- The Google AdSense service we use to serve advertising uses a DoubleClick cookie to serve more relevant ads across the web and limit the number of times that a given ad is shown to you.
- For more information on Google AdSense see the official Google AdSense privacy FAQ.
- We use adverts to offset the costs of running this site and provide funding for further development. The behavioral advertising cookies used by this site are designed to ensure that we provide you with the most relevant adverts where possible by anonymously tracking your interests and presenting similar things that may be of interest.
- Several partners advertise on our behalf and affiliate tracking cookies simply allow us to see if our customers have come to the site through one of our partner sites so that we can credit them appropriately and where applicable allow our affiliate partners to provide any bonus that they may provide you for making a purchase.

11. Social Media Log-Ins and Like Buttons.

This Cookie Policy is designed to inform you about the use of cookies and similar technologies when you interact with social media log-ins and like buttons on our website.

We also use social media buttons and/or plugins on this site that allow you to connect with your social network in various ways. For these to work the following social media sites including Facebook, LinkedIn, Twitter(X), Instagram, and Quora will set cookies through our site which may be used to enhance your profile on their site or contribute to the data they hold for various purposes outlined in their respective privacy policies.

We also integrate social media log-ins and like buttons from platforms such as Facebook, LinkedIn, Twitter(X), Instagram, and Quora to make it easier for you to interact with our content. These features may use cookies to authenticate your identity, remember your preferences, and provide you with a seamless social media experience on our website.

When you choose to access different social media services or plugins from our website using your social media account, we may receive certain information from the social media platform governed by their privacy policies. This information may include your name, email address, profile picture, and other details based on your privacy settings. These buttons may collect data, such as your IP address, browser information, and interaction with the button.

Types of Cookies Used

a. Authentication Cookies: These cookies are essential for social media log-ins. They allow you to log in to your social media account securely without entering your credentials every time you visit our website.

b. Functionality Cookies: These cookies remember your preferences, such as language settings and the display of social media content, to enhance your overall user experience.

Our website may also use cookies from third-party social media platforms. Please refer to the respective privacy policies of these platforms for information on how they handle your data.

By using our website, you consent to the use of cookies as outlined in this policy. You have the option to manage your cookie preferences through your browser settings. However, disabling certain cookies may impact the functionality of social media log-ins and like buttons.

12. Cookie Preferences and Consent Management Platforms.

In line with our commitment to transparency and user control over their online privacy, we provide options for managing cookie preferences and utilize consent management platforms to ensure compliance with data protection regulations. This section outlines the mechanisms available for users to express their preferences regarding cookies.

Cookie Preference Settings:

Users have the option to customize their cookie settings based on their preferences. These settings typically include options to accept all cookies, reject all cookies except essential ones, or configure preferences for specific types of cookies.

Consent Management Platforms (CMPs):

We employ Consent Management Platforms to facilitate transparent and user-friendly consent mechanisms for the collection and processing of cookie data. These platforms ensure that users are adequately informed about the types of cookies used, their purposes, and the parties involved in data processing.

Key Features of CMPs:

- 1. **Cookie Consent Banner:** When users visit our website or use our services, they are presented with a cookie consent banner that informs them about the use of cookies and prompts them to make choices regarding their preferences.
- 2. Granular Consent Options: Our CMP offers granular control over cookie preferences, allowing users to selectively opt in or opt out of specific cookie categories based on their preferences.
- 3. **Persistent Consent Management:** Once users set their cookie preferences, the CMP ensures that their choices are remembered across subsequent visits, providing a consistent and personalized browsing experience.
- 4. Easy Access to Cookie Settings: Users can easily access and modify their cookie preferences at any time through dedicated settings or preference centers provided on our website.
- 5. **Compliance with Regulatory Requirements:** Our CMP is designed to adhere to relevant data protection regulations, such as the General Data Protection Regulation (GDPR) in the European Union and the California Consumer Privacy Act (CCPA) in the United States, ensuring compliance with legal requirements regarding cookie consent.

Opting Out of Cookie Tracking:

Users who wish to opt out of non-essential cookie tracking can do so by adjusting their cookie preferences through the settings provided. However, please note that opting out of certain cookies may impact the functionality and performance of our website or services.

Further Information:

For any inquiries or concerns regarding cookie preferences or consent management, users can contact us using the information provided in the "<u>Further Information</u>" section of this Cookie Policy.

By offering transparent cookie preferences and leveraging consent management platforms, we strive to empower users to make informed decisions about their online privacy while ensuring compliance with relevant data protection regulations.

13. Cookie Compliance and Regulations.

We are committed to ensuring compliance with applicable laws and regulations regarding the use of cookies. This section outlines our approach to cookie compliance and highlights key regulations that govern the collection, storage, and processing of cookie data.

Legal Framework:

- 1. **General Data Protection Regulation (GDPR):** The GDPR, enforced by the European Union (EU), sets stringent requirements for the processing of personal data, including cookies. It mandates obtaining user consent before deploying non-essential cookies and requires transparent disclosure of cookie practices.
- 2. **California Consumer Privacy Act (CCPA):** The CCPA imposes obligations on businesses that collect personal information from California residents. It requires businesses to provide notice of the types of personal information collected, including through the use of cookies, and allows users to opt-out of the sale of their personal information.
- 3. **ePrivacy Directive:** The ePrivacy Directive, also known as the EU Cookie Law, complements the GDPR by specifically addressing privacy and electronic communications. It requires obtaining user consent for the use of cookies, except those necessary for the functioning of the website.
- 4. **Other Global Regulations:** In addition to the GDPR, CCPA, and ePrivacy Directive, various countries and regions have enacted their own data protection laws and regulations that may impact cookie compliance. It is essential for organizations to stay informed about these requirements and adapt their cookie practices accordingly.

Our Commitment to Compliance:

- 1. **Transparency:** We provide clear and accessible information to users about our cookie practices through our Cookie Policy. This includes details about the types of cookies used, their purposes, and how users can manage their preferences.
- 2. User Consent: We obtain user consent before deploying non-essential cookies and ensure that users have the option to accept or reject cookies based on their preferences. Our consent mechanisms comply with regulatory standards, such as offering granular choices and maintaining records of consent.
- 3. **Cookie Management:** We implement technical measures to respect user preferences regarding cookies, such as providing cookie preference settings and honoring opt-out requests. Additionally, we regularly review and update our cookie practices to align with evolving legal requirements and best practices.
- 4. **Data Protection Impact Assessment (DPIA):** Where applicable, we conduct DPIAs to assess the risks associated with our cookie practices and implement appropriate safeguards to protect user privacy and data security.

Further Information:

For more information about our approach to cookie compliance or to address any inquiries or concerns, users can contact us using the information provided in the "<u>Further Information</u>" section of this Cookie Policy.

By adhering to relevant regulations and best practices, we strive to uphold the privacy rights of our users and maintain trust in our cookie practices.

14. Cookies and Data Protection Laws.

As custodians of user privacy, we are committed to upholding the highest standards of data protection in compliance with relevant laws and regulations. This section elucidates the intersection between cookies and data protection laws, outlining our adherence to legal frameworks that safeguard user privacy.

Legal Frameworks:

1. General Data Protection Regulation (GDPR): Enforced by the European Union (EU), the GDPR sets forth strict regulations concerning the processing of personal data. Cookies, which may collect and store user information, fall within the purview of the GDPR. Compliance entails obtaining user consent before deploying non-essential cookies and ensuring transparent disclosure of cookie practices.

2. California Consumer Privacy Act (CCPA): The CCPA, applicable to businesses operating in California, mandates transparency and user control over personal information. Under the CCPA, users have the right to opt out of the sale of their personal information, which may include data collected through cookies.

3. **ePrivacy Directive:** Also known as the EU Cookie Law, the ePrivacy Directive complements the GDPR by specifically addressing privacy in electronic communications. It requires obtaining user consent for the use of cookies, except those necessary for the functioning of the website.

Our Compliance Measures:

1. Transparent Cookie Practices: We provide comprehensive information about our cookie practices in our Cookie Policy. This includes details about the types of cookies used, their purposes, and how users can manage their preferences.

2. User Consent: Prior to deploying non-essential cookies, we obtain explicit consent from users. Our consent mechanisms adhere to regulatory standards, offering users clear choices and ensuring that consent is freely given, specific, informed, and unambiguous.

3. Cookie Management: We empower users to exercise control over their cookie preferences by providing easyto-use settings for cookie management. Users can choose to accept or reject cookies based on their preferences, and their choices are respected across their browsing sessions.

4. Regular Compliance Audits: We conduct regular audits of our cookie practices to ensure compliance with data protection laws and regulations. This includes reviewing and updating our Cookie Policy as needed to reflect changes in legal requirements or best practices.

Further Information:

For more information about our approach to cookies and data protection laws, or to address any questions or concerns, users can contact us using the information provided in the "<u>Further Information</u>" section of this Cookie Policy.

By aligning our cookie practices with data protection laws, we prioritize user privacy and trust, fostering a transparent and secure online environment for all users.

15. Cookies and GDPR Compliance.

We are committed to ensuring compliance with the General Data Protection Regulation (GDPR), which governs the processing of personal data within the European Union (EU) and the European Economic Area (EEA). This section outlines how we adhere to GDPR requirements concerning the use of cookies and similar technologies.

Key GDPR Principles:

1. Lawfulness, Fairness, and Transparency: We uphold the principles of lawfulness, fairness, and transparency in our use of cookies. This includes providing clear and comprehensive information to users about our cookie practices through our Cookie Policy and obtaining valid consent for non-essential cookies.

- 2. **Purpose Limitation:** We ensure that cookies are used for specific, legitimate purposes and do not process data beyond what is necessary for those purposes. Our Cookie Policy clearly outlines the purposes for which cookies are deployed, such as improving website functionality or personalizing user experience.
- 3. **Data Minimization:** We minimize the collection and processing of personal data through cookies to the extent possible. We only collect data that is necessary for the intended purpose, such as analytics data to improve website performance or user preferences to enhance customization.
- 4. Accuracy: We take reasonable steps to ensure the accuracy of data collected through cookies and update or correct inaccuracies as necessary. Users are provided with mechanisms to review and modify their cookie preferences to ensure the accuracy of their data.
- 5. **Storage Limitation:** We do not retain cookie data for longer than necessary to fulfill the purposes for which it was collected. Cookies are subject to expiration periods defined based on their functionality and purpose, after which they are automatically deleted from the user's device.
- 6. **Integrity and Confidentiality:** We implement appropriate technical and organizational measures to safeguard cookie data against unauthorized access, alteration, disclosure, or destruction. This includes encryption, access controls, and regular security assessments.

Obtaining Consent:

- 1. **Prior Consent:** We obtain explicit consent from users before deploying non-essential cookies, such as those used for analytics, advertising, or third-party tracking. Consent is requested through clear and prominent mechanisms, such as cookie banners or preference settings.
- Granular Consent: Users are provided with granular options to consent to specific types of cookies based on their preferences. They can choose to accept or reject cookies selectively, and their choices are respected across their browsing sessions.

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User Rights:

- 1. **Right to Information:** Users are informed about their rights regarding cookies and data processing in our Cookie Policy. This includes information about how to exercise their rights, such as accessing, rectifying, or deleting cookie data.
- 2. **Right to Withdraw Consent:** Users have the right to withdraw their consent for non-essential cookies at any time. We provide easy-to-use mechanisms for users to modify their cookie preferences or opt-out of cookie tracking.

Updates to the Cookie Policy:

We regularly review and update our Cookie Policy to ensure alignment with GDPR requirements and best practices. Users will be notified of any significant changes to the policy, and continued use of our website constitutes acceptance of the updated terms.

Further Information:

For inquiries or concerns about our Cookie Policy or GDPR compliance, users can contact us using the information provided in the "<u>Further Information</u>" section of this Cookie Policy.

By adhering to GDPR principles and requirements, we prioritize user privacy and data protection in our use of cookies, fostering trust and transparency with our users.

16. Cookies and Privacy Concerns.

We recognize the importance of addressing privacy concerns related to the use of cookies. This section outlines common privacy concerns associated with cookies and how we address them to safeguard user privacy.

1. Data Collection and Tracking:

Concern: Users may worry about the collection of their personal data through cookies, as well as the tracking of their online activities across websites.

Response: We are committed to transparently informing users about the types of data collected through cookies and the purposes for which it is used. Our Cookie Policy provides detailed information about the categories of data collected, such as browsing behavior or preferences, and how this data is utilized. Additionally, we offer options for users to manage their cookie preferences, including the ability to opt out of certain types of tracking.

2. Third-Party Cookies:

Concern: Users may be apprehensive about cookies set by third-party services, such as advertisers or analytics providers, which may track user behavior across multiple websites.

Response: We carefully vet and select third-party services that adhere to strict privacy standards and regulations. Our Cookie Policy outlines the use of third-party cookies, along with information about the purposes for which these cookies are deployed and the privacy practices of the third parties involved. We provide users with options to manage their preferences regarding third-party cookies, including the ability to opt out where applicable.

3. Security Risks:

Concern: Users may be concerned about the security risks associated with cookies, such as unauthorized access to cookie data or the potential for exploitation by malicious actors.

Response: We implement robust security measures to protect cookie data from unauthorized access, alteration, disclosure, or destruction. This includes encryption, access controls, and regular security assessments to identify and mitigate potential vulnerabilities. Additionally, we regularly update our Cookie Policy to reflect changes in security practices and address emerging threats, ensuring the ongoing protection of user data.

4. Lack of Control:

Concern: Users may feel that they lack sufficient control over the collection and use of their data through cookies, leading to a sense of privacy infringement.

Response: We empower users with granular control over their cookie preferences, allowing them to customize their settings based on their privacy preferences. Our Cookie Policy provides clear instructions on how users can manage their cookie preferences, including options to opt out of non-essential cookie tracking or adjust settings for specific types of cookies. By giving users the ability to make informed choices about their privacy, we aim to restore a sense of control over their online experience.

5. Impact on User Experience:

Concern: Users may worry that managing cookie preferences or opting out of certain cookies could negatively impact their browsing experience.

Response: We strive to balance privacy considerations with a seamless user experience. While we respect user preferences regarding cookie tracking, we also endeavor to provide essential functionalities and personalized features that enhance the user experience. Our Cookie Policy transparently communicates the impact of cookie preferences on website functionality, allowing users to make informed decisions while minimizing disruptions to their browsing experience.

Further Information:

For any questions or concerns about cookies and privacy, users can contact us using the information provided in the "<u>Further Information</u>" section of this Cookie Policy.

By addressing privacy concerns and providing transparent information and controls, we aim to build trust and confidence among our users while ensuring the responsible use of cookies to enhance their online experience.

17. Security Measures for Cookie Data.

Protecting the privacy and security of user data, including cookie data, is a top priority at Indian Muneem. This section outlines the comprehensive security measures we employ to safeguard cookie data against unauthorized access, misuse, and breaches.

1. Encryption:

We utilize industry-standard encryption protocols to secure cookie data both in transit and at rest. This ensures that sensitive information transmitted between users' devices and our servers, as well as data stored on our systems, remains encrypted and protected from interception or unauthorized access.

2. Access Controls:

Access to cookie data is restricted to authorized personnel who require access to perform their duties. We implement role-based access controls and authentication mechanisms to ensure that only authorized individuals have the necessary permissions to access and manage cookie data.

3. Data Minimization:

We adhere to the principle of data minimization, collecting and storing only the necessary cookie data required to fulfill specific purposes. By limiting the amount of data collected and stored, we reduce the risk of exposure in the event of a security breach.

4. Anonymization and Pseudonymization:

Where feasible and appropriate, we anonymize or pseudonymize cookie data to further protect user privacy. This involves removing or encrypting personally identifiable information (PII) from cookie data and replacing it with pseudonyms or unique identifiers that cannot be directly linked to individual users.

5. Regular Security Audits:

We conduct regular security audits and assessments to identify and address potential vulnerabilities in our systems and processes. This includes penetration testing, code reviews, and vulnerability scans to proactively identify and mitigate security risks.

6. Secure Development Practices:

We follow secure development practices throughout the lifecycle of our systems and applications, incorporating security considerations into every stage of the development process. This includes adhering to secure coding standards, implementing security controls, and conducting security training for developers.

7. Incident Response Plan:

In the event of a security incident or data breach involving cookie data, we have established incident response procedures to promptly detect, contain, and mitigate the impact of the incident. Our response plan includes communication protocols, notification procedures, and coordination with relevant authorities as required by law.

8. Compliance with Regulations:

We ensure compliance with applicable data protection regulations, such as the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA), which mandate stringent security requirements for the protection of personal data, including cookie data.

Further Information:

For questions or concerns about the security measures employed to protect cookie data users can contact us using the information provided in the "<u>Further Information</u>" section of this Cookie Policy.

By implementing robust security measures and adhering to best practices, we are committed to maintaining the confidentiality, integrity, and availability of cookie data, thereby earning the trust and confidence of our users.

18. Cookie Policy for Third-Party Services.

We work with third-party services to enhance the functionality and performance of our website or application. This section outlines our Cookie Policy specifically concerning the use of third-party cookies and similar technologies.

Third-Party Cookies:

- 1. **Purpose:** Third-party cookies are set by domains other than the one being visited by the user. These cookies are often used for analytics, advertising, and social media integration purposes, allowing us to analyze website traffic, deliver personalized content, and facilitate interactions with social media platforms.
- 2. **Types of Third-Party Cookies:** Third-party cookies may include analytics cookies, advertising cookies, social media cookies, and other tracking technologies deployed by our trusted partners.

Our Commitment:

- 1. **Transparency:** We are committed to transparency regarding the use of third-party cookies on our website or application. Our Cookie Policy provides information about the types of third-party cookies used, their purposes, and the identities of the third-party providers involved.
- 2. **Consent:** Prior consent is obtained from users before deploying non-essential third-party cookies for analytics, advertising, or other purposes. Users have the option to accept or decline these cookies based on their preferences.
- 3. **Cookie Management:** We provide users with options to manage their preferences regarding third-party cookies. This includes the ability to opt out of certain types of tracking or adjust settings for specific third-party services through cookie preference settings or other mechanisms.

Third-Party Services:

- 1. **Analytics Providers:** We may use third-party analytics services, such as Google Analytics, to gather information about how users interact with our website or application. These services may use cookies to collect data such as the pages visited, time spent on each page, and referring websites.
- 2. Advertising Networks: Third-party advertising networks, such as Google AdSense or Facebook Audience Network, may serve personalized ads based on user interests and browsing behavior. These networks may use cookies to track user interactions with ads and measure ad performance.

3. **Social Media Platforms:** We integrate social media plugins or widgets from third-party platforms, such as Facebook, Twitter, or LinkedIn, to enable users to share content or interact with social media features. These plugins may set cookies to authenticate users, remember user preferences, or track interactions.

Opting Out:

Users who wish to opt out of third-party cookie tracking can do so by adjusting their cookie preferences through the settings provided. However, please note that opting out may impact the functionality and personalized experience of our website or application.

Further Information:

For inquiries or concerns about our Cookie Policy for third-party services, users can contact us using the information provided in the "<u>Further Information</u>" section of this Cookie Policy.

By providing clear information about the use of third-party cookies and empowering users with control over their preferences, we aim to ensure transparency, accountability, and user privacy in our interactions with third-party services.

19. Managing Cookies on Mobile Devices.

Managing cookies on mobile devices is essential for controlling privacy preferences and ensuring a personalized browsing experience. This section outlines the steps users can take to manage cookies on their mobile devices effectively.

19.1 Cookie Settings in Mobile Browsers:

Most mobile browsers offer settings that allow users to manage cookie preferences. Users can access these settings typically through the browser's menu or settings menu. Within the settings, users may find options to:

- Enable or disable cookies: Users can choose to accept or reject cookies altogether.
- Clear cookies: Users can delete existing cookies stored on their mobile devices.
- **Manage exceptions:** Users can specify preferences for certain websites, allowing or blocking cookies on a site-by-site basis.

19.2 In-App Cookie Management:

For applications accessed via mobile devices, users may find cookie management options within the app settings or preferences. In-app cookie management settings may allow users to:

- Enable or disable cookies: Users can toggle cookie settings to allow or block cookies within the application.
- **Clear cookies:** Users may have the option to clear cookies stored by the application to reset preferences or remove tracking data.

19.3 Privacy Settings:

Many mobile devices offer comprehensive privacy settings that encompass cookie management along with other privacyrelated controls. Users can navigate to their device's privacy settings to:

- Manage browser privacy settings: Users can access browser-specific privacy settings to control cookie preferences for all websites visited on the mobile browser.
- **Review app permissions:** Users can review and manage permissions granted to applications, including permissions related to cookies and tracking.

19.4 Use of Cookie Management Apps:

Some mobile applications are designed specifically for managing cookies and tracking preferences. Users can explore cookie management apps available on app stores to:

- Monitor and control cookie usage: Users can track cookies set by various websites and manage preferences accordingly.
- **Customize privacy settings:** Users may find options to customize privacy settings for specific websites or categories of cookies.

19.5 Regular Review and Maintenance:

It's essential for users to regularly review and update their cookie preferences to align with their privacy preferences and browsing habits. Regularly clearing cookies and reviewing privacy settings helps users maintain control over their online privacy.

19.6 Educating Yourself:

Staying informed about cookies and privacy practices is crucial for making informed decisions about cookie management. Users can educate themselves about different types of cookies, their purposes, and the implications of cookie tracking on privacy.

By actively managing cookies on their mobile devices, users can enhance their privacy and security while enjoying a tailored browsing experience that aligns with their preferences.

20. Cookie Policy for Wearable Technology and IOT Devices.

Wearable technology and IoT devices, such as smartwatches and other wearable devices, often utilize cookies and similar technologies to enhance functionality and personalize user experiences. This Cookie Policy is specifically tailored for wearable technology, outlining how cookies are used and providing transparency and control over data collection and processing.

20.1 Cookie Usage on Wearable and IoT Devices:

Wearable devices may employ cookies and similar technologies for various purposes, including:

- Authentication: Cookies may be used to authenticate users and secure access to IOT devices, wearable devices, or associated services.
- **Preferences:** Cookies may store user preferences, settings, and customization options for IOT and wearable devices, ensuring a personalized experience.
- Analytics: Cookies may collect usage data and performance metrics to improve IOT and wearable device functionality and optimize user experiences.
- **Tracking:** Cookies may track user interactions with IOT devices, wearable devices, and associated services for analytics, advertising, or other purposes.

20.2 Types of Cookies Used:

The types of cookies used on wearable devices may include:

- Session Cookies: Temporary cookies that are deleted once the user session ends or the device is powered off.
- **Persistent Cookies:** Cookies that remain stored on the device for a specified period, allowing for persistent user preferences and settings.

• **First-Party and Third-Party Cookies:** Cookies set by the IOT device manufacturer, wearable device manufacturer (first-party), or third-party service providers for analytics, advertising, or other purposes.

20.3 User Consent and Control:

We are committed to ensuring transparency and user control over cookie usage on IOT and wearable devices. To uphold user privacy and preferences, we implement the following measures:

- **Consent Mechanisms:** Prior consent is obtained from users before deploying non-essential cookies on IOT or wearable devices. Users have the option to accept or decline cookies based on their preferences.
- **Granular Controls:** Users are provided with granular controls to manage cookie preferences and settings for IOT and wearable devices. This includes options to enable or disable specific types of cookies or adjust privacy settings.
- **Opt-Out Options:** Users have the ability to opt out of cookie tracking on IOT or wearable devices, where applicable, through preference settings or other mechanisms provided.

20.4 Compliance with Regulations:

We ensure compliance with relevant data protection regulations, such as the General Data Protection Regulation (GDPR), California Consumer Privacy Act (CCPA), and other applicable laws, concerning cookie usage on IOT and wearable devices.

21. Cookie Policy for Internet-Connected Smart Devices.

Internet-connected smart devices, including smart TVs, smart speakers, home automation systems, and other IoT devices, often utilize cookies and similar technologies to enhance functionality and personalize user experiences. This Cookie Policy is specifically tailored for internet-connected smart devices, providing clarity on how cookies are used and ensuring transparency and control over data collection and processing.

21.1 Cookie Usage on Smart Devices: eliever of Simple and Smart Accounting

Internet-connected smart devices may utilize cookies and similar technologies for various purposes, including:

- Authentication: Cookies may be used to authenticate users and secure access to smart devices or associated services.
- **Preferences:** Cookies may store user preferences, settings, and customization options for smart devices, ensuring a personalized experience.
- Analytics: Cookies may collect usage data and performance metrics to improve smart device functionality and optimize user experiences.
- **Tracking:** Cookies may track user interactions with smart devices and associated services for analytics, advertising, or other purposes.

21.2 Types of Cookies Used:

The types of cookies used on smart devices may include:

- Session Cookies: Temporary cookies that are deleted once the user session ends or the device is powered off.
- **Persistent Cookies:** Cookies that remain stored on the device for a specified period, allowing for persistent user preferences and settings.
- **First-Party and Third-Party Cookies:** Cookies set by the smart device manufacturer (first-party) or third-party service providers for analytics, advertising, or other purposes.

21.3 User Consent and Control:

We are committed to ensuring transparency and user control over cookie usage on smart devices. To uphold user privacy and preferences, we implement the following measures:

- **Consent Mechanisms:** Prior consent is obtained from users before deploying non-essential cookies on smart devices. Users have the option to accept or decline cookies based on their preferences.
- **Granular Controls:** Users are provided with granular controls to manage cookie preferences and settings for smart devices. This includes options to enable or disable specific types of cookies or adjust privacy settings.
- **Opt-Out Options:** Users have the ability to opt out of cookie tracking on smart devices, where applicable, through preference settings or other mechanisms provided.

21.4 Cookie Policy Accessibility:

Our Cookie Policy for smart devices is made readily accessible to users through device documentation, user manuals, or digital interfaces. Users can refer to the Cookie Policy to learn about cookie usage, their rights, and how to manage preferences effectively.

21.5. Compliance with Regulations:

We ensure compliance with relevant data protection regulations, such as the General Data Protection Regulation (GDPR), California Consumer Privacy Act (CCPA), and other applicable laws, concerning cookie usage on smart devices.

22. Cookie Glossary.

To facilitate a better understanding of our Cookie Policy and the terminology used therein, we provide the following glossary of key terms related to cookies and similar technologies:

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- 1. **Cookie:** A small piece of data stored on a user's device by a website or application. Cookies serve various purposes, such as remembering user preferences, tracking user interactions, and delivering personalized content.
- 2. Session Cookie: A temporary cookie that is stored on the user's device only during a browsing session and is deleted once the browser is closed.
- 3. **Persistent Cookie:** A cookie that remains on the user's device for a specified period, even after the browser is closed. Persistent cookies are used to remember user preferences and settings for future visits.
- 4. **First-Party Cookie:** A cookie set by the website or application being visited by the user. First-party cookies are typically used for essential functionalities and are considered less invasive to user privacy.
- 5. **Third-Party Cookie:** A cookie set by a domain other than the one being visited by the user. Third-party cookies are often used for advertising, analytics, and tracking purposes and may raise privacy concerns due to their potential for cross-site tracking.
- 6. **Essential Cookies:** Cookies that are necessary for the basic functioning of a website or application, such as authentication, security, and session management. These cookies do not require user consent.

- 7. **Non-Essential Cookies:** Cookies that are not strictly necessary for the functioning of a website or application but are used for purposes such as analytics, advertising, and personalization. Consent is typically required for the use of non-essential cookies.
- 8. **Analytics Cookies:** Cookies are used to collect information about how users interact with a website or application, such as the pages visited, time spent on each page, and actions taken. Analytics cookies help website owners understand and improve website performance.
- Advertising Cookies: Cookies are used to track user behavior across websites for targeted advertising purposes. Advertising cookies enable advertisers to deliver personalized ads based on user's interests and browsing history.
- 10. **Opt-Out:** A mechanism that allows users to decline or disable the use of cookies for tracking or advertising purposes. Opt-out options may be provided through browser settings, cookie consent banners, or preference centers.
- 11. **Consent:** The affirmative agreement or permission given by a user to the use of cookies for specified purposes. Consent must be freely given, specific, informed, and unambiguous, by data protection regulations such as the GDPR.
- 12. **Cookie Policy:** A document that outlines an organization's practices regarding the use of cookies and similar technologies. A Cookie Policy typically provides information about the types of cookies used, their purposes, how users can manage their preferences, and contact information for inquiries or concerns.

23. How often will you update this Cookie Policy?

We may update this Cookie Policy from time to time to reflect, for example, changes to the cookies we use or for operational, legal, or regulatory reasons. Please therefore revisit this Cookie Policy to stay informed about our use of cookies and related technologies.

The date at the top of this cookie policy indicates when it was last updated.

24. Where I can get further information?

If you have any questions about our use of cookies or other technologies, please email us at <u>privacy@indianmuneem.com</u>, contact us by post at: Plot No. 14, Rajiv Gandhi Chandigarh Technology Park, Chandigarh, India, or by visiting this <u>link</u>.

Our Cookie Policy aims to provide transparency, clarity, and control over the use of cookies and similar technologies on the website. We are committed to upholding user privacy and respecting preferences regarding data collection and processing. We are committed to respecting user privacy, complying with applicable laws and regulations, and safeguarding the security of cookie data.

By adhering to legal requirements, implementing security measures, and empowering users with consent options and control mechanisms, we strive to ensure a trustworthy and personalized browsing experience while safeguarding user privacy rights. We understand that your privacy is paramount, and our ongoing efforts to refine and update this Cookie Policy reflect our dedication to staying ahead of evolving privacy standards and regulations. Your trust is invaluable to us, and we are here to address any concerns or queries you may have.

By empowering users with clear information, robust controls, and regular updates, we aim to foster trust and confidence in our cookie practices while delivering personalized and seamless experiences.

Thank you for taking the time to familiarize yourself with our Cookie Policy. We appreciate your trust and look forward to providing you with a secure and personalized experience on our platform.

If you have any further questions or need additional information, please don't hesitate to reach out to us through the contact details provided in this policy.