

KAIRO

Cookie Policy

How www.kairo.finance and the Kairo app use cookies and similar technologies

Field	Detail
Applies to	www.kairo.finance and the Kairo mobile application (all markets)
Version	1.0
Companion document	Kairo Privacy Policy (who we are, your rights, complaints)

Plain-language summary. We use a small number of cookies: the ones the site needs to work and stay secure (always on), and analytics cookies that help us understand how the site is used (only if you say yes). We do not use advertising cookies, and we do not let third parties track you across the web through our Services.

1. What Cookies Are

Cookies are small text files placed on your device when you visit a website. We also use similar technologies: local storage and session storage in your browser, and secure device storage in the app (collectively “cookies” in this policy). They help a service remember you between pages and visits; for example, keeping you signed in securely.

2. The Cookies We Use

2.1 Strictly necessary (always active; no consent required)

These make the Services work and keep them secure. They cannot be switched off, because the Services do not function without them.

Name / type	Purpose	Duration
Session & authentication tokens	Keep you securely signed in; protect your session from hijacking	Session / up to 30 days for ‘remember me’
Security & anti-fraud signals	Detect suspicious activity, protect against automated attacks (e.g., bot detection, rate-limiting identifiers)	Up to 12 months
Consent record	Remember your cookie choices so we don’t ask on every visit	12 months
Load balancing / functionality	Route your requests reliably; remember language and display preferences	Session / 12 months

2.2 Analytics (only with your consent)

These help us understand how the Services are used, which pages are visited, where sign-up flows lose people, how features perform, so we can improve them. Analytics runs only after you accept it in the banner, and data is collected in aggregated form with IP anonymisation enabled where the tool supports it.

Provider / type	Purpose	Duration
self-hosted / privacy-focused analytics tool	Aggregate usage statistics, page performance, funnel analysis	Up to 13 months
In-app product analytics	Feature usage and reliability metrics in the app	Up to 13 months

2.3 What we do NOT use

- No advertising or targeting cookies, on the website or in the app.
- No third-party social-media tracking pixels.
- No cross-site tracking or sale of browsing data to anyone.

3. The App

The Kairo app does not use browser cookies. It uses secure device storage for your session, security signals for fraud prevention, and your saved preferences, the strictly-necessary equivalents above, plus in-app analytics only where you have consented in the app’s privacy settings. Biometric app-unlock (Face ID / fingerprint) is processed entirely on your device by its operating system; Kairo never receives your device biometrics.

4. Your Choices

- Cookie banner: on your first visit (and any time via “Cookie settings” in the site footer) you can accept or decline analytics. Declining never limits your access to the Services.

- You can change or withdraw consent at any time via Cookie settings; withdrawal stops the analytics cookies from that point and we do not re-ask for [6 months] unless the cookies we use change.
- Browser controls: you can also block or delete cookies in your browser settings. Blocking strictly-necessary cookies will prevent sign-in and secure use of the Services.
- App: analytics consent is managed in Settings → Privacy.

5. Consent Records & Changes

We keep a record of your consent choice (what you chose and when) as required by the laws of our markets. If we add a cookie or change what an existing one does in any material way, we will update this policy, refresh the effective date, and re-request consent where the law requires it. Questions and rights requests (access, deletion, complaints) work exactly as described in the Privacy Policy: compliance@kairo.finance and your local authority (OPC in Canada, NDPC in Nigeria, ICO in the UK when services launch).