



Below is information about how aYo Holdings and its affiliates (“we”) use cookies and other similar technology on this website.

This policy is effective as of July, 2021. Please note that this privacy statement will be updated from time to time.

We can place cookies and other similar technology on your device, including mobile device. The following information may be collected through cookies or similar technology: your unique device identifier, mobile device IP address, information about your device’s operating system, mobile carrier and your location information (to the extent permissible under applicable law).

What are cookies?

Cookies are text files containing small amounts of information which are downloaded to your computer or mobile device when you visit a site and allow a site to recognize your device. Cookies managed by aYo Holdings only are called “first party cookies” whereas cookies from third parties are called “third party cookies” as explained below.

Why do we use cookies and similar technologies?

Cookies do a lot of different jobs, such as letting you navigate between pages efficiently, remembering your preferences and generally improving the user experience. They can also help to ensure that the advertisements you see online are more relevant to you and your interests. In addition, cookies can help us to analyse the use of our websites and online content (analytics cookies) and they can also facilitate/track the interaction on our websites and online content with social media (e.g. links to social media sites, like buttons, etc.).

Does aYo use cookies for marketing and analytics?

Yes, we may use information collected from our cookies to identify user behaviour and to serve content and offers based on your profile, and for the other purposes described below, to the extent legally permissible in certain jurisdictions.



In other cases, we can associate cookie information (including information from cookies placed via our advertisements on third party sites) with an identifiable individual. For example:

- If we send you a targeted email which includes web beacons, cookies or similar technologies we will know whether you open, read, or delete the message.
- When you click a link in a marketing e-mail you receive from aYo, we will also use a cookie to log what pages you view and what content you download from our websites, even if you are not registered at or signed into our site.
- **Combining and analysing personal data** – As described above, we may combine data from publicly available sources, and from our different e-mail, website, and personal interactions with you (this includes information collected across our different websites such as our careers and corporate sites and information collected when you sign-up or log on to our sites or connect to our sites using your social media credentials (such as LinkedIn). We combine this data to better assess your experience with aYo and to perform the other activities described throughout our privacy policy.

Do you use any cookies from third party companies?

Some cookies, web beacons and other tracking and storage technologies that we use are from third party companies (third party cookies), such as Facebook, Google Analytics, Microsoft, Mailchimp, Twitter, YouTube, Instagram, and LinkedIn Analytics to provide us with web analytics and intelligence about our sites which may also be used to provide measurement services and target ads. These companies use programming code to collect information about your interaction with our sites, such as the pages you visit, the links you click on and how long you are on our sites. This code is only active while you are on an aYo website. For more information on how these companies collect and use information on our behalf, please refer to their privacy policies: Facebook at Facebook [Data Policy](#) Google (including YouTube) at [Google Privacy & Terms](#), Microsoft at [Microsoft Privacy Statement](#), LinkedIn at [LinkedIn Privacy Policy](#), Twitter at [Twitter Privacy Policy](#), Instagram at [Instagram Data Policy](#) and Mailchimp at [Mailchimp](#).



Does aYo use any tracking technologies similar to cookies?

We may also use web beacons (including conversion pixels) or other technologies for similar purposes as above and we may include these on our sites, in marketing e-mail messages or our newsletter, affiliated websites, to determine whether messages have been opened and links clicked on. Web beacons do not place information on your device, but they may work in conjunction with cookies to monitor website activity. The information provided below about cookies also applies to web beacons and similar technologies. Conversion pixels are small codes located on a particular web page which are triggered when someone visits a page resulting in an increase in the conversion count.

We may also use geolocation data from telecommunications providers that we have partnerships with. Through our partners we can determine user behaviour and location when we communicate with you via SMS, Whatsapp or USSD

What if I don't want cookies or similar tracking technologies?

If you want to remove existing cookies from your device, you can do this using your browser options.

Please bear in mind that deleting and blocking cookies may have an impact on your user experience.

What types of cookies does the site use?

The cookies used on aYo sites have been categorized as per the table below. However, it is important to note that not all cookies may be used in all jurisdictions or websites. A list of the categories of cookies used on this website is set out below.

Category	Description
Strictly Necessary cookies	These cookies are essential in order to enable you to move around the site and use its features, such as accessing secure areas of the site. Without these



Category	Description
	cookies, services you have asked for cannot be provided.
First party analytics cookies	These cookies allow us to employ data analytics so we can measure and improve the performance of our site and provide more relevant content to you. These cookies don't collect information that identifies a visitor down to an individual level that is available to us. These cookies are not passing personally identifiable information to any external third party other than in limited cases when we engage a service provider to act on our behalf but who is then unable to use the data for their own purposes.
Performance cookies	Performance cookies are generally third-party cookies from vendors we work with or who work on our behalf that collect information about your visit and use of the aYo website, for instance which pages you visit the most often, and if you get error messages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies collect is anonymous and is only used to improve how the website works. Third party vendors may have access to this data and may use it to improve their overall services and offerings.
Functionality cookies	<p>These cookies allow a site to remember choices you make (such as your username, language or the region you are in) and provide more enhanced, personal features.</p> <p>These cookies cannot track your browsing activity on other websites. They don't gather any information about you that could be used for advertising or remembering where you've been on the Internet outside our site.</p>



Category	Description
Advertising and social media cookies	Advertising and social media cookies (including web beacons and other tracking and storage technologies) are used to (1) deliver advertisements more relevant to you and your interests; (2) limit the number of times you see an advertisement; (3) help measure the effectiveness of the advertising campaign; (4) retargeting to aYo websites/information and (5) understand people's behaviour after they view an advertisement. They are usually placed on behalf of advertising networks with the site operator's permission. They remember that you have visited a site and quite often they will be linked to site functionality provided by the other organization. This may impact the content and messages you see on other websites you visit.

If you have any questions now or during your visit, please submit your request through our [<link to corporate website PAIA Manual>](#). In addition, to find the aYo affiliate in your country, visit our [<Corporate website>](#) page.