Cookie Policy

Effective Date: May 1, 2018

Refereum uses various technologies to help us to deliver customized visitor experiences, including cookies or similar technologies. We use these technologies to collect and store information when you interact with our services to identify your browser or device, to provide you with a personalized experience and interest-based offers, and to manage your points, purchase transactions, and your interactions with promotions on our service. By using the online services offered by Refereum, you consent to our use of these technologies as described in this Cookies Policy:

-        **Cookies**. Cookies are small text files containing small amounts of information which are downloaded to your computer or mobile device when you visit a website. Cookies are used whenever you visit a website. We may use cookies, for example, to remember your login information and display preferences, so that you don't have to re-enter the information each time you visit. Cookies also helps us understand which pages of our website are the most popular and which features you are most interested in.

-        **Web Beacons**. Certain pages on our service may contain a software technology called "web beacons" (aka Internet tags, pixel tags, and clear GIFs). Web beacons are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of users. These web beacons allow third parties to obtain information such as your device IP address when you view a webpage that contains the web beacon, the time your device viewed the webpage with the beacon, the type of browser used to view the webpage, and the information in cookies set by the third party. In contrast to cookies, which are stored on a user's computer hard drive, web beacons are embedded invisibly on webpages. Refereum does not control the use of third-parties' cookies and web beacons, e.g. of our partners and potential advertisers, and their collection, and use of, data is not covered by our privacy policy.

-        **IP Address**. An IP address is a unique numerical identifier assigned to each device, and that allows devices to identify and communicate with each other.   When you use our service, we may view the IP address of your device to determine the general geographic location of the device to provide you with the service and offers for your region, and enhance our service.

How do we use cookies?
We use two types of cookies: Session Cookies and Persistent Cookies. Session cookies are temporary and expire when you leave our service.   They allow you to browse our service without having to login when you move from page to page. Persistent cookies stay in your browser and will be read by Refereum when you return to our service or a partner site that uses our services. We use cookies and related technologies to understand and enhance the use of our service, improve site performance,

monitor visitor traffic and actions on our site, and understand interactions with our marketing, enforce our terms, prevent fraud, and analyze the use of our service, as described below.

Authentication	Authentication cookies authenticate users, prevent fraudulent use of login credentials, and protect user data from unauthorized parties. Authentication cookies also allows us to keep you logged into your device so you can easily access your account when you return to the Refereum website.
Preference	Preference cookies allow us to show you the right information about your account when you're signed in to Refereum and personalize your experience.
Security	Security cookies enable and support our security features, and help us detect malicious activity and violations of our terms and conditions.
Performance, Analytics & Research	These cookies allow us to deliver services that you expect by enabling you to navigate our services and accessing secure areas. We collect information to understand how users interact with our service. This may include the pages users visit most often and whether users get error messages from certain pages. We use cookies to understand, improve, and research products, features, and services, including when you access Refereum from other websites, applications, or devices.
Advertising	Advertising cookies make advertising more engaging to users and more valuable to publishers and advertisers. We may also use a cookie to learn whether someone who saw an ad later visited and took an action (e.g. downloaded a white paper or made a purchase) on the advertiser's site. Similarly, our partners may use a cookie to determine whether we've shown an ad and how it performed, or provide us with information about how you interact with ads. We may also work with a partner to show you an ad on or off Refereum, such as after you've visited a partner's site or application.

Do we use any other types of cookies?

We use analytics tools offered by various third party service providers to help us understand how our members use the Refereum Service, analyze which parts of the Refereum Service members find most useful and engaging, identify features that could be enhanced, and generally help us improve the Refereum Service. Some of the key tools are identified below.

-        **Google Analytics.** The Google Analytics tool uses both persistent and session cookies, to collect the following information:
   ● how you found our website;
   ● whether you are a new user;
   ● which pages you visited most often;
   ● how long you stay on each page;
   ● what actions you take on each page;

- what error messages you are getting; and
- the time of your first visit and the time of your most recent visit.

These cookies cannot be used to track your internet browsing after you leave our site and does not store any personally identifiable information about you. We share information we get from Google Analytics cookies with Google. This information is stored on Google's servers in accordance with its privacy practices. If you do not want Google Analytics to track you, you can opt out by following the instructions at Google Analytics Opt-Out. You can also control and delete these cookies through your browser settings.

- **Facebook Analytics.** The Facebook Analytics tool allows us to determine how you interact with the Refereum Service and the effectiveness of our marketing by placing a Facebook pixel on each of our webpages. Through this tool we will receive anonymized data about your engagements with the Refereum Service. We cannot use this data to personally identify you. However, Facebook saves and processes such data and can connect the data with your Facebook account and use the data for its own advertising purposes, including to show you its own advertisements and advertisements from its partners. For more information on how Facebook uses your data, please read Facebook's privacy policy. You can revoke your permission through Facebook here.

What is Do Not Track (DNT)?

DNT is the proposed functionality that requests that a website disable its tracking of an individual user. Regulatory agencies have encouraged the Internet industry to develop and implement a mechanism for allowing Internet users to control the tracking of their online activities across websites by using browser settings. To date, no industry standard has been adopted for DNT, therefore, Refereum does not respond to "do not track" signals.

How to control or delete cookies
To learn more about advertisers' use of cookies the following links are helpful:
- **All About Cookies**
- **European Interactive Digital Advertising Alliance (EU)**

Most browsers allow you delete currently existing cookies of the different browser manufacturers relating to cookie management in their products.   Please note that if you delete our cookies, you may not be able to access certain areas or take full advantage of all our site features.
- **Google Chrome**
- **Internet Explorer**
- **Mozilla Firefox**
- **Safari (Desktop)**
- **Safari (Mobile)**
- **Android Browser**

- **Opera**

- **Opera Mobile**

For other browsers, please consult the documentation that your browser manufacturer provides.

Contact Us

If you have any questions about our this Cookie Policy, please visit our "**Contact Us**" page available at https://refereum.com/legal/ContactUs.