

Cookie Policy of moneysurfers.com

This document informs Users about the technologies that help moneysurfers.com to achieve the purposes described below. Such technologies allow the Owner to access and store information (for example by using a Cookie) or use resources (for example by running a script) on a User's device as they interact with moneysurfers.com.

For simplicity, all such technologies are defined as "Trackers" within this document – unless there is a reason to differentiate. For example, while Cookies can be used on both web and mobile browsers, it would be inaccurate to talk about Cookies in the context of mobile apps as they are a browser-based Tracker. For this reason, within this document, the term Cookies is only used where it is specifically meant to indicate that particular type of Tracker.

Some of the purposes for which Trackers are used may also require the User's consent. Whenever consent is given, it can be freely withdrawn at any time following the instructions provided in this document.

Moneysurfers.com uses Trackers managed directly by the Owner (so-called "first-party" Trackers) and Trackers that enable services provided by a third-party (so-called "third-party" Trackers). Unless otherwise specified within this document, third-party providers may access the Trackers managed by them.

The validity and expiration periods of Cookies and other similar Trackers may vary depending on the lifetime set by the Owner or the relevant provider. Some of them expire upon termination of the User's browsing session.

In addition to what's specified in the descriptions within each of the categories below, Users may find more precise and updated information regarding lifetime specification as well as any other relevant information – such as the presence of other Trackers - in the linked privacy policies of the respective third-party providers or by contacting the Owner.

How moneysurfers.com uses Trackers

Necessary

Moneysurfers.com uses so-called "technical" Cookies and other similar Trackers to carry out activities that are strictly necessary for the operation or delivery of the Service.

Trackers managed by third parties

Cloudflare (Cloudflare, Inc.)

Cloudflare is a traffic optimisation and distribution service provided by Cloudflare Inc. The way Cloudflare is integrated means that it filters all the traffic through moneysurfers.com, i.e., communication between moneysurfers.com and the User's browser, while also allowing analytical data from moneysurfers.com to be collected.

Personal Data processed: Trackers and various types of Data as specified in the privacy policy of the service.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- _cfuid: indefinite
- cf_clearance: 30 minutes

Cloudflare Bot Management (Cloudflare, Inc.)

Cloudflare Bot Management is a malicious bot protection and management service provided by Cloudflare, Inc.

Personal Data processed: app information, Application opens, browser information, browsing history, city, clicks, country, county, custom events, device information, device logs, geography/region, interaction events, IP address, keypress events, language, latitude (of city), launches, longitude (of city), metro area, motion sensor events, mouse movements, number of sessions, operating systems, page events, page views, province, scroll position, scroll-to-page interactions, search history, session duration, session statistics, state, touch events, Trackers, Usage Data, video views and ZIP/Postal code.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- __cf_bm: 3 seconds
- __cfuid: duration of the session
- _cfuid: indefinite
- cf_clearance: 30 minutes

- cf_ob_info: 3 seconds
- cf_use_ob: 3 seconds
- cfmrk_cic: 3 months

Google Tag Manager (Google LLC)

Google Tag Manager is a tag management service provided by Google LLC.

In order to understand Google's use of Data, consult their [partner policy](#) and their [Business Data page](#).

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Functionality

Moneysurfers.com uses Trackers to enable basic interactions and functionalities, allowing Users to access selected features of the Service and facilitating the User's communication with the Owner.

Trackers managed by third parties

HubSpot Chat (HubSpot, Inc.)

HubSpot Chat is a service for interacting with the HubSpot live chat platform provided by HubSpot, Inc.

Personal Data processed: Data communicated while using the service, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- __hmpl: duration of the session
- hs-messages-hide-welcome-message: 1 day
- hs-messages-is-open: 30 minutes
- hublytics_events_53: duration of the session
- messagesUtk: 7 months

Experience

Moneysurfers.com uses Trackers to improve the quality of the user experience and enable interactions with external content, networks and platforms.

Trackers managed by third parties

Mailchimp Widget (Intuit Inc.)

The Mailchimp Widget is a service for interacting with the Mailchimp email address management and message sending service provided by Intuit Inc.

Personal Data processed: email address, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- cookies.js: duration of the session

Measurement

Moneysurfers.com uses Trackers to measure traffic and analyze User behavior to improve the Service.

Trackers managed by third parties

User ID extension for Google Analytics (Google LLC)

Google Analytics on moneysurfers.com makes use of a feature called User ID. This setup allows for a more accurate tracking of Users by associating that User with the same ID over various sessions and devices. It is set up in a way that doesn't allow Google to personally identify an individual or permanently identify a particular device. The User ID extension might make it possible to connect Data from Google Analytics with other Data about the User collected by moneysurfers.com. The opt-out link below will only opt you out for the device you are on, but not from tracking performed independently by the Owner. Contact the Owner via the email address provided in this privacy policy to object to the aforementioned tracking as well.

Personal Data processed: Trackers.

Place of processing: United States – [Privacy Policy](#) – [Opt Out](#).

Google Analytics Advertising Reporting Features (Google LLC)

Google Analytics on moneysurfers.com has Advertising Reporting Features activated, which collects additional information from the DoubleClick cookie (web activity) and from device advertising IDs (app activity). It allows the Owner to analyse specific behaviour and interests Data (traffic Data and Users' ads interaction Data) and, if enabled, demographic Data (information about the age and gender).

Users can opt out of Google's use of cookies by visiting Google's [Ads Settings](#).

In order to understand Google's use of Data, consult their [partner policy](#) and their [Business Data page](#).

Personal Data processed: Trackers, unique device identifiers for advertising (Google Advertiser ID or IDFA, for example) and various types of Data as specified in the privacy policy of the service.

Place of processing: United States – [Privacy Policy](#) – [Opt Out](#).

Trackers duration:

- IDE: 2 years
- _gcl_*: 3 months
- test_cookie: 15 minutes

Google Analytics 4 (Google LLC)

Google Analytics 4 is a web analysis service provided by Google LLC ("Google"). Google utilizes the Data collected to track and examine the use of moneysurfers.com, to prepare reports on its activities and share them with other Google services. Google may use the Data collected to contextualize and personalize the ads of its own advertising network. In Google Analytics 4, IP addresses are used at collection time and then discarded before Data is logged in any data center or server. Users can learn more by consulting [Google's official documentation](#).

In order to understand Google's use of Data, consult their [partner policy](#) and their [Business Data page](#).

Personal Data processed: number of Users, session statistics, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – [Opt out](#).

Trackers duration:

- _ga: 2 years
- _ga_*: 2 years

Meta Events Manager (Meta Platforms, Inc.)

Meta Events Manager is an analytics service provided by Meta Platforms, Inc. By integrating the Meta pixel, Meta Events Manager can give the Owner insights into the traffic and interactions on moneysurfers.com.

Personal Data processed: browsing history, clicks, page views, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – [Opt out](#).

Trackers duration:

- _fbp: 3 months
- lastExternalReferrer: duration of the session
- lastExternalReferrerTime: duration of the session

Microsoft Clarity (Microsoft Corporation)

Microsoft Clarity is a session recording and heat mapping service provided by Microsoft Corporation. Microsoft processes or receives Personal Data via Microsoft Clarity, which in turn may be used for any purpose in accordance with the Microsoft Privacy Statement, including improving and providing Microsoft Advertising.

Personal Data processed: clicks, interaction events, session duration, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- ANONCHK: 10 minutes
- CLID: 1 year
- MR: 7 days
- MUID: 1 year
- SM: duration of the session
- _clck: 1 year
- _clsk: 1 day
- _cltk: indefinite

Marketing

Moneysurfers.com uses Trackers to deliver personalised ads or marketing content, and to measure their performance.

Trackers managed by third parties

Criteo (Criteo SA)

Criteo is an advertising service provided by Criteo SA.

As part of the operation of moneysurfers.com, the Owner and Criteo SA are joint controllers for the Criteo advertising service.

For this purpose, the Owner has entered into a Data Processing Agreement (DPA) with Criteo SA which can be reviewed [here](#).

Users may at any time **withdraw their consent** to the processing of their Personal Data by Criteo and **opt out of personalised advertising by clicking the “Disable Criteo services”** button in Criteo’s [privacy policy](#).

Personal Data processed: Trackers and Usage Data.

Place of processing: France – [Privacy Policy](#) – [Opt Out](#).

Trackers duration:

- criteo_fast_bid: 7 days
- criteo_fast_bid_expires: 7 days
- cto_bundle: 2 years
- cto_bundle: indefinite
- cto_optout: 2 years
- cto_optout: indefinite
- optout: 2 years
- uid: 2 years

Microsoft Advertising (Microsoft Corporation)

Microsoft Advertising is an advertising service provided by Microsoft Corporation.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – [Opt out](#).

Trackers duration:

- MUID: 2 years
- _uetmsclkid: 3 months
- _uetmsclkid: indefinite
- _uetsid: 1 day
- _uetsid: indefinite
- _uetvid: 2 years
- _uetvid: indefinite

Google Ads conversion tracking (Google LLC)

Google Ads conversion tracking is an analytics service provided by Google LLC that connects data from the Google Ads advertising network with actions performed on moneysurfers.com.

In order to understand Google's use of Data, consult their [partner policy](#) and their [Business Data page](#).

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- IDE: 2 years
- test_cookie: 15 minutes

LinkedIn conversion tracking (LinkedIn Insight Tag) (LinkedIn Corporation)

LinkedIn conversion tracking (LinkedIn Insight Tag) is an analytics and behavioural targeting service provided by LinkedIn Corporation that connects data from the LinkedIn advertising network with actions performed on moneysurfers.com. The LinkedIn Insight Tag tracks conversions that can be attributed to LinkedIn ads and enables to target groups of Users on the base of their past use of moneysurfers.com.

Users may opt out of behavioural targeting features through their device settings, [their LinkedIn account settings](#) or by visiting the [AdChoices opt-out page](#).

Personal Data processed: device information, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – [Opt out](#).

Trackers duration:

- AnalyticsSyncHistory: 1 month
- JSESSIONID: duration of the session
- UserMatchHistory: 1 month
- bcookie: 1 year
- bscookie: 1 year
- lang: duration of the session
- li_gc: 7 months
- lidc: 1 day
- lms_ads: 1 month
- lms_analytics: 1 month
- sdui_ver: 1 day

Meta ads conversion tracking (Meta pixel) (Meta Platforms, Inc.)

Meta ads conversion tracking (Meta pixel) is an analytics service provided by Meta Platforms, Inc. that connects data from the Meta Audience Network with actions performed on moneysurfers.com. The Meta pixel tracks conversions that can be attributed to ads on Facebook, Instagram and Meta Audience Network.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – [Opt out](#).

Trackers duration:

- _fbclid: 3 months
- _fbp: 3 months
- fr: 3 months
- lastExternalReferrer: duration of the session
- lastExternalReferrerTime: duration of the session

TikTok conversion tracking (TikTok Inc.)

TikTok conversion tracking is an analytics and behavioural targeting service provided by TikTok Inc. that connects data from the TikTok advertising network with actions performed on moneysurfers.com. The TikTok pixel tracks conversions that can be attributed to TikTok ads and enables to target groups of Users on the base of their past use of moneysurfers.com.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- _tt_enable_cookie: 2 years
- _ttp: 2 years
- tt_appInfo: indefinite
- tt_pixel_session_index: indefinite
- tt_sessionId: indefinite

Outbrain (Outbrain UK)

Outbrain is an advertising service provided by Outbrain UK.

Personal Data processed: Trackers and various types of Data as specified in the privacy policy of the service.

Place of processing: United States – [Privacy Policy](#) – [Opt Out](#).

Trackers duration:

- FPtrust: indefinite
- OB-AD-BLOCKER-STAT: indefinite
- OB-AD-BLOCKER-WL-STAT: indefinite
- OB-CCPA: indefinite
- OB-CLDT: indefinite
- OB-CNSNT-2: indefinite
- OB-FD-TO: indefinite
- OB-FDE: indefinite
- OB-FREQUENCY: indefinite
- OB-SKELETON-STRUCT: indefinite
- OB-SYNC: indefinite
- OB-SYNC-TTL: indefinite
- OB-TPCS: indefinite
- OB-USER-TOKEN: indefinite
- OB-USER-TOKEN-CREATION: indefinite
- OB-lastPageViewInfo: indefinite
- OB:LSU: indefinite
- auid: 3 months
- dicbo_id: 7 days
- ob-monitor-obm-ImageError: indefinite
- ob-monitor-obm-MCDPRetriesError: indefinite
- ob-monitor-obm-PixelLoadingError: indefinite
- ob-test: indefinite
- obuid: 3 months
- optout: 2 years
- ref-{}: 1 minute
- sync: 7 days
- thirdparty: 1 hour
- token: indefinite
- uids: 3 months
- zoptout: 2 years
- zpb: 1 day
- zpbid: 1 day
- zuid: 3 months

HubSpot CRM (HubSpot, Inc.)

HubSpot CRM is a User database management service provided by HubSpot, Inc.

Personal Data processed: email address, first name, last name, Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#).

Trackers duration:

- __hmpl: duration of the session
- __hs_gpc_banner_dismiss: 6 months
- __hssc: 30 minutes

- __hssrc: duration of the session
- __hstc: 2 months
- hublytics_events_53: duration of the session
- hubspotutk: 2 months
- messagesUtk: 2 months

TikTok Remarketing (TikTok Information Technologies UK Limited)

TikTok Remarketing is a remarketing and behavioural targeting service provided by TikTok Information Technologies UK Limited that connects the activity of moneysurfers.com with the TikTok advertising network.

Personal Data processed: Trackers and Usage Data.

Place of processing: United Kingdom – [Privacy Policy](#).

Trackers duration:

- _tt_enable_cookie: 2 years
- _ttp: 2 years
- tt_appInfo: indefinite
- tt_pixel_session_index: indefinite
- tt_sessionId: indefinite

Trustpilot Automatic Feedback Service (Trustpilot A/S)

The Trustpilot Automatic Feedback Service is a message-sending service provided by Trustpilot A/S that automates the sending of email requests for product or service reviews based on specific Users' actions performed on moneysurfers.com.

Personal Data processed: email address, Trackers and Usage Data.

Place of processing: Denmark – [Privacy Policy](#).

How to manage preferences on moneysurfers.com

Users can set or update their preferences via the relevant privacy choices panel available on moneysurfers.com.

With regard to any third-party Trackers, Users can manage their preferences via the related opt-out link (where provided), by using the means indicated in the third party's privacy policy, or by contacting the third party.

How to control or delete Cookies and similar technologies via your device settings

Users may use their own browser settings to:

- See what Cookies or other similar technologies have been set on the device;
- Block Cookies or similar technologies;
- Clear Cookies or similar technologies from the browser.

The browser settings, however, do not allow granular control of consent by category.

Users can, for example, find information about how to manage Cookies in the most commonly used browsers at the following addresses:

- [Google Chrome](#)
- [Mozilla Firefox](#)
- [Apple Safari](#)
- [Microsoft Internet Explorer](#)
- [Microsoft Edge](#)
- [Brave](#)
- [Opera](#)

Users may also manage certain categories of Trackers used on mobile apps by opting out through relevant device settings such as the device advertising settings for mobile devices, or tracking settings in general (Users may open the device settings and look for the relevant setting).

How to opt out of interest-based advertising

Notwithstanding the above, Users may follow the instructions provided by [YourOnlineChoices](#) (EU), the [Network Advertising Initiative](#) (US) and the [Digital Advertising Alliance](#) (US), [DAAC](#) (Canada), [DDAI](#) (Japan) or other similar services. Such

initiatives allow Users to select their tracking preferences for most of the advertising tools. The Owner thus recommends that Users make use of these resources in addition to the information provided in this document.

The Digital Advertising Alliance offers an application called [AppChoices](#) that helps Users to control interest-based advertising on mobile apps.

Consequences of denying consent

Users are free to decide whether or not to grant consent. However, please note that Trackers help moneysurfers.com to provide a better experience and advanced functionalities to Users (in line with the purposes outlined in this document). Therefore, in the absence of the User's consent, the Owner may be unable to provide related features.

Owner and Data Controller

Moneysurfers Sagl - Corso San Gottardo 16
6830 Chiasso (CH)

Owner contact email: info@moneysurfers.com

Since the use of third-party Trackers through moneysurfers.com cannot be fully controlled by the Owner, any specific references to third-party Trackers are to be considered indicative. In order to obtain complete information, Users are kindly requested to consult the privacy policies of the respective third-party services listed in this document.

Given the objective complexity surrounding tracking technologies, Users are encouraged to contact the Owner should they wish to receive any further information on the use of such technologies by moneysurfers.com.

Definitions and legal references

Personal Data (or Data)

Any information that directly, indirectly, or in connection with other information — including a personal identification number — allows for the identification or identifiability of a natural person.

Usage Data

Information collected automatically through moneysurfers.com (or third-party services employed in moneysurfers.com), which can include: the IP addresses or domain names of the computers utilised by the Users who use moneysurfers.com, the URI addresses (Uniform Resource Identifier), the time of the request, the method utilised to submit the request to the server, the size of the file received in response, the numerical code indicating the status of the server's answer (successful outcome, error, etc.), the country of origin, the features of the browser and the operating system utilised by the User, the various time details per visit (e.g., the time spent on each page within the Application) and the details about the path followed within the Application with special reference to the sequence of pages visited, and other parameters about the device operating system and/or the User's IT environment.

User

The individual using moneysurfers.com who, unless otherwise specified, coincides with the Data Subject.

Data Subject

The natural person to whom the Personal Data refers.

Data Processor (or Processor)

The natural or legal person, public authority, agency or other body which processes Personal Data on behalf of the Controller, as described in this privacy policy.

Data Controller (or Owner)

The natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of Personal Data, including the security measures concerning the operation and use of moneysurfers.com. The Data Controller, unless otherwise specified, is the Owner of moneysurfers.com.

moneysurfers.com (or this Application)

The means by which the Personal Data of the User is collected and processed.

Service

The service provided by moneysurfers.com as described in the relative terms (if available) and on this site/application.

European Union (or EU)

Unless otherwise specified, all references made within this document to the European Union include all current member states to the European Union and the European Economic Area.

Cookie

Cookies are Trackers consisting of small sets of data stored in the User's browser.

Tracker

Tracker indicates any technology - e.g Cookies, unique identifiers, web beacons, embedded scripts, e-tags and fingerprinting - that enables the tracking of Users, for example by accessing or storing information on the User's device.

Legal information

This privacy statement has been prepared based on provisions of multiple legislations.

This privacy policy relates solely to moneysurfers.com, if not stated otherwise within this document.

Latest update: 14 November 2025