Cookie Policy of expatmoney.com

To find more information on California consumers and their privacy rights, Users may [read the privacy policy](#).

To find more information on Virginia consumers and their privacy rights, Users may [read the privacy policy](#).

To find more information on Colorado consumers and their privacy rights, Users may [read the privacy policy](#).

To find more information on Connecticut consumers and their privacy rights, Users may [read the privacy policy](#).

To find more information on Utah consumers and their privacy rights, Users may [read the privacy policy](#).

This document informs Users about the technologies that help expatmoney.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 expatmoney.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, depending on the applicable law. Whenever consent is given, it can be freely withdrawn at any time following the instructions provided in this document.

Expatmoney.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.

Activities strictly necessary for the operation of expatmoney.com and delivery of the Service

Expatmoney.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.

Third-party Trackers

Traffic optimization and distribution

This type of service allows expatmoney.com to distribute their content using servers located across different countries and to optimize their performance.
Which Personal Data are processed depends on the characteristics and the way these services are implemented. Their function is to filter communications between expatmoney.com and the User's browser.
Considering the widespread distribution of this system, it is difficult to determine the locations to which the contents that may contain Personal Information of the User are transferred.

Cloudflare (Cloudflare Inc.)

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

Personal Data processed: Trackers.

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

SPAM protection

This type of service analyzes the traffic of expatmoney.com, potentially containing Users' Personal Data, with the purpose of filtering it from parts of traffic, messages and content that are recognized as SPAM.

Google reCAPTCHA (Google LLC)

Google reCAPTCHA is a SPAM protection service provided by Google LLC.
The use of reCAPTCHA is subject to the Google [privacy policy](#) and [terms of use](#).

Personal Data processed: answers to questions, clicks, keypress events, motion sensor events, mouse movements, scroll position, touch events, Trackers and Usage Data.

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

Storage duration:

- _GRECAPTCHA: duration of the session
- rc::a: indefinite
- rc::b: duration of the session
- rc::c: duration of the session

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](#).

Storage duration:

- __cf_bm: 3 seconds
- __cfruid: duration of the session
- cf_ob_info: 3 seconds
- cf_use_ob: 3 seconds
- cfmrk_cic: 3 months

Other activities involving the use of Trackers

Functionality

Expatmoney.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.

Handling activities related to productivity

This type of service helps the Owner to manage tasks, collaboration and, in general, activities related to productivity. In using this type of service, Data of Users will be processed and may be retained, depending on the purpose of the activity in question. These services may be integrated with a wide range of third-party services disclosed within this privacy policy to enable the Owner to import or export Data needed for the relative activity.

Calendly (Calendly, LLC)

Calendly is a service provided by Calendly, LLC, that facilitates online scheduling of appointments.

Personal Data processed: Trackers.

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

Experience

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

Displaying content from external platforms

This type of service allows you to view content hosted on external platforms directly from the pages of expatmoney.com and interact with them.
This type of service might still collect web traffic data for the pages where the service is installed, even when Users do not use it.

Google Fonts

Google Fonts is a typeface visualization service provided by Google LLC or by Google Ireland Limited, depending on how the Owner manages the Data processing, that allows expatmoney.com to incorporate content of this kind on its pages.

Personal Data processed: Trackers and Usage Data.

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

Calendly widget (Calendly, LLC)

Calendly widget is a calendar content visualization service provided by Calendly, LLC that allows expatmoney.com to incorporate content of this kind on its pages.

Personal Data processed: Trackers.

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

Font Awesome (Fonticons, Inc.)

Font Awesome is a typeface visualization service provided by Fonticons, Inc. that allows expatmoney.com to incorporate content of this kind on its pages.

Personal Data processed: Trackers and Usage Data.

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

Google Maps widget

Google Maps is a maps visualization service provided by Google LLC or by Google Ireland Limited, depending on how the Owner manages the Data processing, that allows expatmoney.com to incorporate content of this kind on its pages.

Personal Data processed: Trackers and Usage Data.

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

YouTube video widget

YouTube is a video content visualization service provided by Google LLC or by Google Ireland Limited, depending on how the Owner manages the Data processing, that allows expatmoney.com to incorporate content of this kind on its pages.

Personal Data processed: Trackers and Usage Data.

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

Storage duration:

- PREF: 8 months
- VISITOR_INFO1_LIVE: 8 months
- YSC: duration of the session

YouTube Data API

YouTube Data API is a video content visualization service provided by Google LLC or by Google Ireland Limited, depending on how the Owner manages the Data processing, that allows expatmoney.com to incorporate functions normally executed on YouTube so that Users can watch, find, and manage YouTube content directly on expatmoney.com.

Through this Service, expatmoney.com may collect Data directly or indirectly on or from Users' devices, including by making use of Trackers. Users may restrict such access to their Data via the [security settings page]() provided by Google. Users may ask the Owner for further information about these privacy settings at any time through the contact details provided in this document.

Data collected through the Service may also be used to help third parties deliver interest-based advertising. Users can opt out of third-party interest-based advertising through their device settings or by visiting the [Network Advertising Initiative opt-out page]().

Personal Data processed: Data communicated in order to use the Service, Data communicated while using the service, device information, password, Trackers, Usage Data, User ID and username.

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

Interaction with data collection platforms and other third parties

This type of service allows Users to interact with data collection platforms or other services directly from the pages of expatmoney.com for the purpose of saving and reusing data.
If one of these services is installed, it may collect browsing and Usage Data in the pages where it is installed, even if the Users do not actively use the service.

Hotjar Recruit User Testers (Hotjar Ltd.)

The Hotjar Recruit User Testers widget is a service for interacting with the Hotjar data collection platform provided by Hotjar Ltd.
Hotjar honors generic „Do Not Track" headers. This means the browser can tell its script not to collect any of the User's data. This is a setting that is available in all major browsers. Find Hotjar's [opt-out information here](#).

Personal Data processed: Trackers, Usage Data and various types of Data.

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

Storage duration:

- _hjAbsoluteSessionInProgress: 30 minutes
- _hjCachedUserAttributes: duration of the session
- _hjClosedSurveyInvites: 1 year
- _hjDonePolls: 1 year
- _hjFirstSeen: duration of the session
- _hjIncludedInSessionSample: 30 minutes
- _hjLocalStorageTest: duration of the session
- _hjMinimizedPolls: 1 year
- _hjSession*: 30 minutes
- _hjSessionRejected: duration of the session
- _hjSessionResumed: duration of the session
- _hjSessionTooLarge: 1 hour
- _hjSessionUser*: 1 year
- _hjSessionUser_*: 2 years
- _hjShownFeedbackMessage: 1 year
- _hjTLDTest: duration of the session
- _hjUserAttributesHash: duration of the session
- _hjViewportId: duration of the session
- _hjid: 1 year

Interaction with external social networks and platforms

This type of service allows interaction with social networks or other external platforms directly from the pages of expatmoney.com.
The interaction and information obtained through expatmoney.com are always subject to the User's privacy settings for each social network.
This type of service might still collect traffic data for the pages where the service is installed, even when Users do not use it.
It is recommended to log out from the respective services in order to make sure that the processed data on expatmoney.com isn't being connected back to the User's profile.

Facebook Like button and social widgets

The Facebook Like button and social widgets are services allowing interaction with the Facebook social network provided by Meta Platforms, Inc. or by Meta Platforms Ireland Limited, depending on how the Owner manages the Data processing,

Personal Data processed: Trackers and Usage Data.

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

Storage duration:

- _fbp: 3 months

Interaction with online survey platforms

This type of service allows Users to interact with third-party online survey platforms directly from the pages of expatmoney.com. If one of these services is installed, it may collect browsing and Usage Data in the pages where it is installed, even if the Users do not actively use the service.

Hotjar Poll & Survey widgets (Hotjar Ltd.)

The Hotjar Poll & Survey widgets are services that enable interaction with the Hotjar platform provided by Hotjar Ltd.
Hotjar honors generic „Do Not Track" headers. This means the browser can tell its script not to collect any of the User's data. This is a setting that is available in all major browsers. Find Hotjar's opt-out information here.

Personal Data processed: Trackers, Usage Data and various types of Data.

Place of processing: Malta – Privacy Policy – Opt Out.

Storage duration:

- _hjAbsoluteSessionInProgress: 30 minutes
- _hjCachedUserAttributes: duration of the session
- _hjClosedSurveyInvites: 1 year
- _hjDonePolls: 1 year
- _hjFirstSeen: duration of the session
- _hjIncludedInSessionSample: 30 minutes
- _hjLocalStorageTest: duration of the session
- _hjMinimizedPolls: 1 year
- _hjSession*: 30 minutes
- _hjSessionRejected: duration of the session
- _hjSessionResumed: duration of the session
- _hjSessionTooLarge: 1 hour
- _hjSessionUser*: 1 year
- _hjSessionUser_*: 2 years
- _hjShownFeedbackMessage: 1 year
- _hjTLDTest: duration of the session
- _hjUserAttributesHash: duration of the session
- _hjViewportId: duration of the session
- _hjid: 1 year

Measurement

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

Analytics

The services contained in this section enable the Owner to monitor and analyze web traffic and can be used to keep track of User behavior.

Google Analytics

Google Analytics is a web analysis service provided by Google LLC or by Google Ireland Limited, depending on how the Owner manages the Data processing, ("Google"). Google utilizes the Data collected to track and examine the use of expatmoney.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.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – Privacy Policy – Opt Out; Ireland – Privacy Policy – Opt Out.

Storage duration:

- AMP_TOKEN: 1 hour
- _ga: 2 years
- _gac*: 3 months
- _gat: 1 minute
- _gid: 1 day

HubSpot Analytics (HubSpot, Inc.)

HubSpot Analytics is an analytics service provided by HubSpot, Inc.

Personal Data processed: Trackers and Usage Data.

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

Storage duration:

- __hs_gpc_banner_dismiss: 6 months
- __hssc: 30 minutes
- __hssrc: duration of the session
- __hstc: 2 years
- hubspotutk: 2 years
- messagesUtk: 2 years

Meta Events Manager (Meta Platforms Ireland Limited)

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

Personal Data processed: Trackers and Usage Data.

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

Storage duration:

- _fbp: 3 months

Google Analytics 4

Google Analytics 4 is a web analysis service provided by Google LLC or by Google Ireland Limited, depending on how the Owner manages the Data processing, ("Google"). Google utilizes the Data collected to track and examine the use of expatmoney.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](#).

Personal Data processed: browser information, city, device information, latitude (of city), longitude (of city), number of Users, session statistics, Trackers and Usage Data.

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

Storage duration:

- _ga: 2 years
- _ga_*: 2 years

Google Analytics Advertising Reporting Features

Google Analytics on expatmoney.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 analyze specific behavior 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](#).

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](#); Ireland – [Privacy Policy](#) – [Opt Out](#).

Storage duration:

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

Google Analytics Demographics and Interests reports

Google Analytics Demographics and Interests reports is a Google Advertising Reporting feature that makes available demographic and interests Data inside Google Analytics for expatmoney.com (demographics means age and gender Data).

Users can opt out of Google's use of cookies by visiting Google's Ads Settings.

Personal Data processed: Trackers and unique device identifiers for advertising (Google Advertiser ID or IDFA, for example).

Place of processing: United States – Privacy Policy – Opt Out; Ireland – Privacy Policy – Opt Out.

Storage duration:

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

Analytics services managed directly by expatmoney.com

The services contained in this section allow the Owner to collect and manage analytics through the use of first-party Trackers.

Matomo (expatmoney.com)

Matomo is an analytics software used by expatmoney.com to analyze data directly without the help of third parties.

Personal Data processed: Trackers and Usage Data.

Storage duration:

- _pk_cvar*: 30 minutes
- _pk_id*: 2 years
- _pk_ref*: 7 months
- _pk_ses*: 30 minutes
- _pk_testcookie*: duration of the session

Anonymized analytics services

The services contained in this section allow the Owner, through the use of third-party Trackers, to collect and manage analytics in an anonymized form.

Google Analytics with anonymized IP

Google Analytics is a web analysis service provided by Google LLC or by Google Ireland Limited, depending on how the Owner manages the Data processing, ("Google"). Google utilizes the Data collected to track and examine the use of expatmoney.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.
This integration of Google Analytics anonymizes your IP address. It works by shortening Users' IP addresses within member states of the European Union or in other contracting states to the Agreement on the European Economic Area. Only in exceptional cases will the complete IP address be sent to a Google server and shortened within the US.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – Privacy Policy – Opt Out; Ireland – Privacy Policy – Opt Out.

Storage duration:

- AMP_TOKEN: 1 hour
- _ga: 2 years
- _gac*: 3 months
- _gat: 1 minute
- _gid: 1 day

Heat mapping and session recording

Heat mapping services are used to display the areas of expatmoney.com that Users interact with most frequently. This shows where the points of interest are. These services make it possible to monitor and analyze web traffic and keep track of User behavior.
Some of these services may record sessions and make them available for later visual playback.

Hotjar Heat Maps & Recordings (Hotjar Ltd.)

Hotjar is a session recording and heat mapping service provided by Hotjar Ltd.
Hotjar honors generic „Do Not Track" headers. This means the browser can tell its script not to collect any of the User's data. This is a setting that is available in all major browsers. Find Hotjar's opt-out information here.

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

Place of processing: Malta – Privacy Policy – Opt Out.

Storage duration:

- _hjAbsoluteSessionInProgress: 30 minutes
- _hjCachedUserAttributes: duration of the session
- _hjClosedSurveyInvites: 1 year
- _hjDonePolls: 1 year
- _hjFirstSeen: duration of the session
- _hjIncludedInSessionSample: 30 minutes
- _hjLocalStorageTest: duration of the session
- _hjLocalStorageTest: duration of the session
- _hjMinimizedPolls: 1 year
- _hjSession*: 30 minutes
- _hjSessionRejected: duration of the session
- _hjSessionResumed: duration of the session
- _hjSessionTooLarge: 1 hour
- _hjSessionUser*: 1 year
- _hjSessionUser_*: 2 years
- _hjShownFeedbackMessage: 1 year
- _hjTLDTest: duration of the session
- _hjUserAttributesHash: duration of the session
- _hjViewportId: duration of the session
- _hjid: 1 year

Managing data collection and online surveys

This type of service allows expatmoney.com to manage the creation, deployment, administration, distribution and analysis of online forms and surveys in order to collect, save and reuse Data from any responding Users.
The Personal Data collected depend on the information asked and provided by the Users in the corresponding online form.

These services may be integrated with a wide range of third-party services to enable the Owner to take subsequent steps with the Data processed - e.g. managing contacts, sending messages, analytics, advertising and payment processing.

Hotjar surveys (Hotjar Ltd.)

Hotjar surveys is a survey builder and data collection platform provided by Hotjar Ltd.
Hotjar surveys may use cookies to track User behavior. Users can Opt-Out of Hotjar surveys cookie tracking by visiting this opt-out page.

Hotjar surveys respects the Do Not Track option available in most modern browsers that, if activated, sends a special signal to stop tracking User activity. Users can find more information on how to enable Do Not Track for each supported browser here.

Personal Data processed: company name, country, Data communicated while using the service, date of birth, email address, first name, gender, geographic position, last name, number of employees, password, phone number, Trackers, Usage Data, username and website.

Place of processing: Malta – Privacy Policy – Opt Out.

Storage duration:

- _hjAbsoluteSessionInProgress: 30 minutes
- _hjCachedUserAttributes: duration of the session
- _hjClosedSurveyInvites: 1 year
- _hjDonePolls: 1 year
- _hjFirstSeen: duration of the session
- _hjIncludedInSessionSample: 30 minutes
- _hjLocalStorageTest: duration of the session
- _hjMinimizedPolls: 1 year
- _hjSession*: 30 minutes

- _hjSessionRejected: duration of the session
- _hjSessionResumed: duration of the session
- _hjSessionTooLarge: 1 hour
- _hjSessionUser*: 1 year
- _hjSessionUser_*: 2 years
- _hjShownFeedbackMessage: 1 year
- _hjTLDTest: duration of the session
- _hjUserAttributesHash: duration of the session
- _hjViewportId: duration of the session
- _hjid: 1 year
- hjActiveViewportIds: duration of the session

Marketing

Expatmoney.com uses Trackers to deliver personalized marketing content based on User behavior and to operate, serve and track ads.

Advertising

This type of service allows User Data to be utilized for advertising communication purposes. These communications are displayed in the form of banners and other advertisements on expatmoney.com, possibly based on User interests.
This does not mean that all Personal Data are used for this purpose. Information and conditions of use are shown below.
Some of the services listed below may use Trackers for identifying Users, behavioral retargeting i.e. displaying ads tailored to the User's interests and behavior, or to measure ads performance. For more information, please check the privacy policies of the relevant services.
Services of this kind usually offer the possibility to opt out of such tracking. In addition to any opt-out feature offered by any of the services below, Users may learn more on how to generally opt out of interest-based advertising within the dedicated section "How to opt-out of interest-based advertising" in this document.

Meta ads conversion tracking (Meta pixel)

Meta ads conversion tracking (Meta pixel) is an analytics service provided by Meta Platforms, Inc. or by Meta Platforms Ireland Limited, depending on how the Owner manages the Data processing, that connects data from the Meta Audience Network with actions performed on expatmoney.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](#); Ireland – [Privacy Policy](#) – [Opt out](#).

Storage duration:

- _fbp: 3 months
- fr: 3 months

Google Ads conversion tracking

Google Ads conversion tracking is an analytics service provided by Google LLC or by Google Ireland Limited, depending on how the Owner manages the Data processing, that connects data from the Google Ads advertising network with actions performed on expatmoney.com.

Personal Data processed: Trackers and Usage Data.

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

Storage duration:

- IDE: 2 years
- test_cookie: 15 minutes

Demandbase conversion tracking (Demandbase Ltd.)

Demandbase conversion tracking is an analytics service provided by Demandbase Ltd. that connects data from the Demandbase advertising network with actions performed on expatmoney.com.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – https://www.demandbase.com/privacy-policy/#information-choices.

Demandbase Advertising (Demandbase Ltd.)

Demandbase Advertising is an advertising service provided by Demandbase Ltd.

Personal Data processed: Trackers and Usage Data.

Place of processing: United States – [Privacy Policy](#) – https://www.demandbase.com/privacy-policy/#information-choices.

Demandbase (Demandbase Ltd.)

Demandbase is an advertising service provided by Demandbase Ltd.

Personal Data processed: Trackers and Usage Data.

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

Storage duration:

- tuuid: 2 years
- tuuid_lu: 2 years

Outbrain conversion tracking (Outbrain pixel) (Outbrain Inc.)

Outbrain conversion tracking (Outbrain pixel) is an analytics service provided by Outbrain Inc. that connects data from the Outbrain advertising network with actions performed on expatmoney.com.

Personal Data processed: device information, Trackers, Universally unique identifier (UUID) and Usage Data.

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

Hotjar Form Analysis & Conversion Funnels (Hotjar Ltd.)

Hotjar is an analytics service provided by Hotjar Ltd.
Hotjar honors generic Do Not Track headers. This means your browser can tell its script not to collect any of your data. This is a setting that is available in all major browsers. Find Hotjar's [opt-out information here](#).

Personal Data processed: Trackers and Usage Data.

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

Storage duration:

- _hjAbsoluteSessionInProgress: 30 minutes
- _hjCachedUserAttributes: duration of the session
- _hjClosedSurveyInvites: 1 year
- _hjDonePolls: 1 year
- _hjFirstSeen: duration of the session
- _hjIncludedInSessionSample: 30 minutes
- _hjLocalStorageTest: duration of the session
- _hjMinimizedPolls: 1 year
- _hjSession*: 30 minutes
- _hjSessionRejected: duration of the session
- _hjSessionResumed: duration of the session
- _hjSessionTooLarge: 1 hour
- _hjSessionUser*: 1 year
- _hjSessionUser_*: 2 years
- _hjShownFeedbackMessage: 1 year
- _hjTLDTest: duration of the session
- _hjUserAttributesHash: duration of the session
- _hjViewportId: duration of the session
- _hjid: 1 year

How to manage preferences and provide or withdraw consent

There are various ways to manage Tracker related preferences and to provide and withdraw consent, where relevant:

Users can manage preferences related to Trackers from directly within their own device settings, for example, by preventing the use or storage of Trackers.

Additionally, whenever the use of Trackers is based on consent, Users can provide or withdraw such consent by setting their preferences within the cookie notice or by updating such preferences accordingly via the relevant consent-preferences privacy widget, if available.

It is also possible, via relevant browser or device features, to delete previously stored Trackers, including those used to remember the User's initial consent preferences.

Other Trackers in the browser's local memory may be cleared by deleting the browsing history.

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.

Locating Tracker Settings

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 and UK), 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 the use of Trackers

Users are free to decide whether or not to allow the use of Trackers. However, please note that Trackers help expatmoney.com to provide a better experience and advanced functionalities to Users (in line with the purposes outlined in this document). Therefore, if the User chooses to block the use of Trackers, the Owner may be unable to provide related features.

Owner and Data Controller

Costa del Este, Prime Time Business Tower
Ave. La Rotonda, Piso 20
Panama Ciudad, Panama

Owner contact email: support@expatmoney.com

Since the use of third-party Trackers through expatmoney.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 expatmoney.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 expatmoney.com (or third-party services employed in expatmoney.com), which can include: the IP addresses or domain names of the computers utilized by the Users who use expatmoney.com, the URI addresses (Uniform Resource Identifier), the time of the request, the method utilized 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 utilized 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 expatmoney.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 expatmoney.com. The Data Controller, unless otherwise specified, is the Owner of expatmoney.com.

expatmoney.com (or this Application)

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

Service

The service provided by expatmoney.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 expatmoney.com, if not stated otherwise within this document.

Latest update: April 11, 2024