

COOKIE POLICY STATEMENT

Our cookie policy works alongside our Privacy Policy. The purpose of this policy is to describe what cookies are, what we utilize them for, and how you can manage them during your visit to or use of our website. Cookies are an unavoidable part of browsing the web. These tiny snippets of plain text code are installed on browsers with the aim of creating a better user experience and improving some aspects of a website's performance. Our websites make use of cookies. We use WordPress to build our websites.

WHAT ARE COOKIES?

When you log onto a site you've visited before and your login credentials are already loaded, or you return to an eCommerce shopping cart to find your chosen items stored there along with suggestions for others you might like, you have encountered cookies. These small bits of code are installed on a user's browser, not their personal one, during a visit to a website to "remember," information, such as email addresses, login information, and personal data and behaviours. Because that information is readily available the next time a user visits the site or logs in, it helps the site load faster and provides a smoother experience for the user.

Cookies can be set either by the site itself or by third parties that provide content via the site, such as advertisements or embedded video content. They can exist as "session cookies," that expire once the user exits the site, or as "persistent cookies," that remain on a user's web browser for a set period – as short as a few hours, or as long as a year or more.

Cookies can also improve the speed and performance of a website by remembering and auto-filling information on contact and comment forms, and by streamlining the checkout process on eCommerce sites.

HOW DOES OUR WEBSITE USE COOKIES?

Because cookies are so widely used to improve site performance and user experience, WordPress has two different ways to add and manage them on any WordPress site: from the WordPress source code itself, and with a growing number of plugins that create cookies and keep them compliant.

By default, the WordPress source code is designed to generate cookies for two reasons: to save users' login credentials for future visits, and to store identifying information when users leave comments. Comments are disabled on our websites. These two cookie functions are built into the source code, so they are a part of every WordPress site, although both may not be activated. The default WordPress cookies can help the site load faster and make it easier for returning website visitors to view pages.

We use different types of cookies on our website. Some of these cookies are placed by us, while others are placed by our third-party plug-ins providers. These cookies may be deleted from your device at different times, such as at the end of your browsing session (when you leave the website) or after a pre-set amount of time, or they may persist on your device until you delete them.

The following types of cookies are utilized on our website:

- **essential cookies** – these are cookies that allow our website to perform its essential functions. Without these cookies, some parts of our websites would stop working.
- **site analytics cookies** – these are cookies that monitor how our website is performing, and how you interact with it. We do not currently actively use these, but they may be used by our third-party plugins providers.
- **functional cookies** – these are cookies that remember who you are as a user of our website. We use them to remember any preferences you may have selected on our website, like saving your username and password or settings, or filling out a form.

Apio Wealth (Pty) Ltd

Postal address: P O Box 70182, Bryanston, 2021

Physical address: Coral House, 20 Peter Place, Bryanston, 2191

Contact person: Mike Wood

Tel: +27 11 568 9095

Email: mikew@apiowealth.co.za