

Cookie Notice

Cookie usage and consent handling practices for ZeroMargin.loans.

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1.0 Overview

1.1 What Cookies Are

Cookies are small text files and similar technologies that may be stored on a user's device when visiting a website. They can be used to enable core site functions, remember preferences, analyze usage, support marketing activities, and improve the overall user experience.

1.2 Scope of This Notice

This Cookie Notice explains how ZeroMargin.loans uses cookies and similar technologies in connection with its website and related digital experiences. It should be read together with the Privacy Notice.

2.0 Types of Cookies We Use

2.1 Essential Cookies

Essential cookies are used to support core website functionality, security, session continuity, consent state management, and other capabilities necessary for the website to operate properly.

These technologies may be required for basic site performance and may not be disabled in all contexts without affecting functionality.

2.2 Analytics Cookies

Analytics cookies and similar technologies help us understand website usage, traffic patterns, content engagement, feature performance, and user navigation.

These tools may collect technical and behavioral information such as page views, session activity, device data, browser information, and referring sources.

2.3 Advertising or Retargeting Cookies

Where used, advertising, attribution, or retargeting technologies may help measure campaign performance, understand audience behavior, and deliver more relevant messaging across channels.

Final language in this section should be aligned with the actual advertising stack and legal posture in production.

3.0 How to Control Cookies

3.1 Browser Controls

Most browsers allow users to review, block, delete, or limit cookies through browser settings. Browser-level changes may affect site behavior, saved preferences, and certain functional elements.

3.2 Consent Preferences

Where required or implemented, ZeroMargin.loans may provide a cookie banner, consent manager, or preference center that allows users to choose among categories of non-essential cookies.

Consent choices may be updated at any time through the available preference controls.

3.3 Manage Cookies

The Manage Cookies action on the website should function as the entry point to the applicable consent management interface.

This subsection is intended to describe that control once the production consent tooling is implemented.

4.0 **Third-Party Technologies**

4.1 **Analytics Providers**

ZeroMargin.loans may use third-party analytics or measurement providers to collect and process information about how the website is used.

The final version of this section should identify the categories of providers in use and, where appropriate, link to additional provider-specific information.

4.2 **Embedded Content and External Tools**

Some website pages may include embedded content, integrations, media, forms, scheduling tools, or other third-party services that set or access cookies and similar technologies.

These third parties may process information according to their own terms and policies.

5.0 Updates and Contact

5.1 Notice Changes

We may update this Cookie Notice from time to time to reflect changes in technology, law, consent practices, vendors, or website operations.

The current version of the notice will govern as of its stated effective date or last updated date.

5.2 Contact Us

Questions about this Cookie Notice or our use of cookies and similar technologies should be directed to the appropriate privacy contact designated by ZeroMargin.loans.

This section remains a placeholder until production contact details are finalized.