



# Cookie Policy

June 2026 | Version 1.0

## 1. Introduction

Welcome to our cookie policy. The purpose of this policy is to tell you what cookies are, why we use them, which third-party cookies we place on our website, and how you can manage them. This policy must be read alongside our [Privacy Policy](#) and gives effect to our obligations under the Protection of Personal Information Act 4 of 2013 (POPIA).

*This policy tells you what cookies we use on our website and how you can manage them.*

## 2. What are cookies?

We may place small text files called 'cookies' on your device when you visit our website. A cookie is a small, simple file that is sent and stored by your browser on the hard drive of your computer or another device. The information stored in a cookie may be returned to our servers or to the servers of the relevant third party during a subsequent visit to our website. These files do not contain personal data, but they do contain a personal identifier allowing us to associate your personal data with a certain device.

## 3. What are scripts?

A script is a piece of program code that is used to make our website function properly and interactively. This code is executed on our server or on your device.

## 4. What are web beacons?

A web beacon (also called a pixel tag or clear GIF) is a small, invisible piece of text or image on a website that is used to monitor traffic. Various data about you may be stored using web beacons. We use web beacons to compile anonymous statistics about how our website is used. We do not use web beacons to collect personal information about you individually.



*We use web beacons to compile anonymous statistics about how our website is used.*

## 5. Why do we use cookies?

These files serve a number of useful purposes for you, including:

- ensuring the website functions correctly;
- granting you access to restricted content;
- tailoring our website's functionality to you personally by letting us remember your preferences, location or device type;
- improving how our website performs;
- understanding who our audience is, so that we can provide content most relevant to you;
- allowing third parties to provide services to our website; and
- helping us deliver interest-based advertising where appropriate in compliance with the applicable laws.

## 6. Types of cookies we use

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, suppliers or advertisers. 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 time, or they may persist on your device until you delete them.

We use the following types of cookies 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 use them to know how best to improve our website or services.
- **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.
- **advertising cookies** – these are cookies that matches your interests or web searches with applicable advertising campaigns on our website. We use them to provide you with advertising that we think you might find useful.
- **social media cookies** – these are cookies that integrate with social media platforms. We use them to help you share content from our website to your chosen social media platform.
- **third party cookies** – these are cookies that some of our business partners use on our website. We have no access to or control over them. Information collected



by any of these cookies or widgets is governed by the privacy policy of the company that created it, and not by us.

## 7. Cookies we place

The following third-party services place cookies on our website. For each service we describe how we use it and list the specific cookies it places.

### 7.1. Google AdSense

We use Google AdSense to show advertisements.

| Cookie name             | Type       | Function                            | Expiry     |
|-------------------------|------------|-------------------------------------|------------|
| _gcl_ls                 | Statistics | Store and track ad interactions     | Session    |
| _gcl_au                 | Marketing  | Store and track conversions         | Persistent |
| google_adsense_settings | Marketing  | Provide ad delivery and retargeting | Persistent |

### 7.2. Google reCAPTCHA

We use Google reCAPTCHA to prevent spam and abuse on our website forms.

| Cookie name | Type       | Function                           | Expiry     |
|-------------|------------|------------------------------------|------------|
| _grecaptcha | Functional | Provide spam protection            | 6 months   |
| rc::a       | Marketing  | Read and filter requests from bots | Persistent |
| rc::b       | Marketing  | Read and filter requests from bots | Session    |
| rc::c       | Marketing  | Read and filter requests from bots | Session    |

### 7.3. Google Analytics

We use Google Analytics to track website usage statistics.

| Cookie name | Type       | Function                  | Expiry  |
|-------------|------------|---------------------------|---------|
| _ga         | Statistics | Store and count pageviews | 2 years |
| _ga_*       | Statistics | Store and count pageviews | 1 year  |

### 7.4. Intercom Messenger

We use Intercom Messenger to provide live chat support on our website.

| Cookie name   | Type       | Function                                | Expiry   |
|---------------|------------|-----------------------------------------|----------|
| intercom-id-* | Functional | Store a unique user ID for chat support | 9 months |



|                           |            |                                  |          |
|---------------------------|------------|----------------------------------|----------|
| intercom-device-id-*      | Marketing  | Store a unique device ID         | 9 months |
| intercom.intercom-state-* | Functional | Maintain chat state across pages | Session  |

## 7.5. Nitropack

We use Nitropack to improve the loading speed of our website.

| Cookie name            | Type       | Function                                       | Expiry  |
|------------------------|------------|------------------------------------------------|---------|
| nitropack_webhook_sync | Functional | Provide page caching and performance functions | Session |

## 7.6. Google Fonts

We use Google Fonts to display webfonts on our website.

| Cookie name      | Type       | Function                  | Expiry  |
|------------------|------------|---------------------------|---------|
| Google Fonts API | Functional | Load and display webfonts | Session |

## 7.7. Cookie consent management (Complianz)

We use Complianz to manage cookie consent on our website.

| Cookie name       | Type       | Function                                             | Expiry   |
|-------------------|------------|------------------------------------------------------|----------|
| cmplz_functional  | Functional | Store your consent preference for functional cookies | 365 days |
| cmplz_statistics  | Functional | Store your consent preference for statistics cookies | 365 days |
| cmplz_preferences | Functional | Store your consent preference for preference cookies | 365 days |
| cmplz_marketing   | Functional | Store your consent preference for marketing cookies  | 365 days |

## 7.8. YouTube

We embed YouTube videos on our website. When you play a video, YouTube may place cookies on your device to track viewing behaviour and deliver personalised content.

## 7.9. Facebook

We embed Facebook social sharing buttons and content on our website. Facebook may place cookies to track interactions with its social features and to build a profile of your interests for advertising purposes.



## 7.10. LinkedIn

We embed LinkedIn social sharing buttons and content on our website. LinkedIn may place cookies to track engagement with its share features and to serve targeted advertising.

## 8. Consent

When you visit our website for the first time, we will show you a pop-up explaining the categories of cookies we use. When you click "save preferences", you consent to us placing the categories of cookies you have selected. We only place non-essential cookies (such as analytics, advertising, and social media cookies) on your device with your consent. Essential cookies are strictly necessary for the website to function and are placed without requiring your consent. You can change or withdraw your consent for non-essential cookies at any time by adjusting your browser settings or clearing your stored consent preferences. Withdrawing consent does not affect the lawfulness of processing based on consent before withdrawal.

*Functional cookies are always active. You choose whether to accept statistics and marketing cookies.*

## 9. Managing and deleting cookies

You can use your internet browser to automatically or manually delete cookies, or to specify that certain cookies may not be placed. You can also set your browser to notify you each time a cookie is placed.

Deleting or no longer accepting cookies may prevent you from accessing certain aspects of our website where cookies are necessary, or cause the website to forget your preferences. Deleting cookies may not prevent you from seeing advertisements on our website, but such advertising may be less relevant to you.

## 10. Enquiries

If you have any questions or concerns about this cookie policy, please contact our Information Officer, Andrew MacPherson, at [andrewmp@paragonfinance.co.za](mailto:andrewmp@paragonfinance.co.za), by phone on 079 892 2010, or by post at 2nd Floor, 50 Harrington Street, District Six, Cape Town, 7925. You may also contact us via our website at <https://paragonfinance.co.za/>.

This Cookie Policy was last synchronised with [cookiedatabase.org](https://cookiedatabase.org) on 8 May 2026.