

Crediflow AI Cookie Policy

Company Name	Generative Technology Ltd trading as Crediflow AI
Platform	Crediflow AI Web Portal
Version	1.1

PURPOSE

Generative Technology Ltd trading as Crediflow AI (herein referred to as “Organization,” “Company,” “we,” “our,” or “us,” etc.) uses cookies and similar technologies to enhance your browsing experience, provide personalized services, and analyze website usage. This Cookie Policy explains what cookies are, how we use them, and your rights concerning cookie usage on our platform.

DEFINITION

Cookies are small text files stored on a user’s device by a website or web application. Similar technologies include browser storage, such as local storage and session storage, and browser-based scripts that store or access information on a device.

Crediflow AI uses these technologies for platform operation, authentication, security, user preferences, feature management, and performance monitoring. We do not use cookies for third-party advertising, nor to collect or to sell personal data.

WHAT ARE COOKIES

Cookies and similar technologies help a website or application recognize a browser or device, maintain a secure session, remember preferences, and support the functionality users request.

Common types include session cookies, persistent cookies, first-party cookies, third-party cookies, local storage, and session storage.

TYPES OF COOKIES WE USE

Crediflow AI uses the following categories of cookies and similar technologies. All cookies tracked are **Strictly Necessary Cookies** which are essential for the website to function correctly. They

enable core functionalities such as security, network management, and accessibility. You cannot turn off these cookies through our cookie consent tool. A detailed break down of the cookies we track are:

- **Functional Cookies and Storage (Strictly Necessary):** These elements are required to ensure the proper functioning of the application interface. They support essential features such as maintaining interface preferences (e.g., layout or theme) and preserving temporary application state needed for user navigation and continuity. They do not store or process personal information.
- **Performance and Monitoring Technologies (Strictly Necessary):** These technologies are essential to guarantee platform availability, reliability, and security. They are used to detect errors, prevent service disruptions, and ensure the system operates correctly. Any data collected is processed in an aggregated or non-identifiable form and is limited strictly to ensuring service continuity.
- **Functional Cookies (Strictly Necessary):** These cookies are required to maintain basic user preferences (such as language or region) that are necessary for the correct delivery of the service. They do not track users for profiling purposes and do not involve personal data processing beyond what is strictly required for functionality.

Name	Provider	Purpose	Expiry / Retention	Category
Authentication and session cookies	Crediflow AI / authentication provider	Maintains secure login sessions, authenticates users, and protects account access.	Session-based or according to the platform authentication configuration.	Strictly necessary
Admin access-control cookie	Crediflow AI	Supports secure admin workflows, including temporary organization override state for authorized administrators.	Temporary and cleared when the relevant admin workflow ends or expires.	Strictly necessary
Interface preference cookie	Crediflow AI	Remembers certain user interface preferences, such as sidebar display state.	Up to 7 days or until cleared.	Strictly necessary

Browser local storage	Crediflow AI	Stores user interface preferences, table/view settings, and draft or temporary workflow state to improve continuity within the platform.	Until cleared by the application, user, or browser.	Strictly necessary
Browser session storage	Crediflow AI	Stores temporary page or workflow state during an active browser session.	Normally until the browser tab or session is closed, unless cleared earlier.	Strictly necessary
Feature management storage	Crediflow AI / feature flag provider	Supports controlled release of features and may cache feature flag state in the browser.	Provider and browser dependent, or until cleared.	Strictly necessary
Performance monitoring technologies	Crediflow AI / monitoring provider	Helps detect application errors, monitor performance, and understand platform reliability.	Provider and configuration dependent.	Strictly necessary

In accordance with our enterprise clients requirements and platform design, the Crediflow AI web portal relies on the following Strictly Necessary cookies to maintain secure sessions and proper system functionality:

HOW WE USE COOKIES

We use cookies and similar technologies to:

- Provide secure authentication and maintain user sessions.
- Protect platform access and support authorized admin workflows.
- Remember user interface preferences and temporary workflow state.
- Operate and improve platform performance, reliability, and security.
- Support feature management and controlled product releases.

LEGAL BASIS FOR USING COOKIES

We use cookies based on the following legal grounds:

- **Consent:** For non-essential cookies, such as analytics, advertising, and social media cookies, we seek your explicit consent.
- **Legitimate Interest:** For strictly necessary cookies required for website functionality and security..

MANAGING YOUR COOKIE PREFERENCE

Strictly necessary cookies and similar technologies cannot be switched off through the platform because they are required for the Crediflow AI Web Portal to function securely and correctly.

Where non-essential cookies or similar technologies are used and consent is required, Crediflow AI will provide an appropriate way to manage those preferences.

You can also manage cookies through your browser settings. Most browsers allow you to block or delete cookies and control first-party and third-party cookies. If you block or delete strictly necessary cookies, parts of the platform may not work correctly, and you may be unable to sign in or use core features.

DATA COLLECTED THROUGH COOKIES

Depending on the technology and environment, cookies and similar technologies may process:

- Authentication and session identifiers.
- Security and access-control information.
- User interface preferences and temporary workflow state.
- Device and browser information, such as browser type, operating system, and technical metadata.
- Usage and performance information, such as page views, errors, resource loading, and user interactions where monitoring is enabled.
- Referring URL or navigation information where collected by monitoring tools.

We do not use cookies to intentionally collect financial document contents, payment card data, or special category personal data. Some technical data may be associated with a user account, organization, or session where required for security, support, auditability, or platform operation.

RETENTION OF COOKIES

Cookies and similar technologies are retained for different periods depending on their purpose:

- Session cookies generally expire when the browser session ends, although browser settings may affect this behavior.
- Authentication and security cookies are retained according to the platform’s authentication and security configuration.
- Preference cookies may persist for a defined period, such as up to 7 days for certain interface preferences.
- Local storage may persist until cleared by the application, user, or browser.
- Session storage normally lasts for the active browser tab or session.
- Performance monitoring technologies follow the retention settings of the relevant provider and Crediflow AI configuration.

CHILDREN'S PRIVACY

Our platform is designed for commercial credit workflows and enterprise use. It is not intended for individuals under 18 years of age, and we do not knowingly use cookies or similar technologies to collect data from children.

UPDATES TO THIS COOKIE POLICY

We may update this Cookie Policy periodically to reflect technological changes, laws, or business practices. We encourage you to review this policy regularly. Changes will be effective upon posting on this page, with the “Last Updated” date revised accordingly.

VERSION DETAILS

Version	Version Date	Description of Changes	Created By	Approved By	Published By
1.1	16/06/2026	Initial release	Crediflow Engineering	Dony (CTO)	Crediflow AI