

COOKIE POLICY STATEMENT

Forms Capital Limited is committed to being transparent about how we collect and use information when you visit our website. This statement explains our use of cookies and similar technologies, the purposes for which they are used, and the rights available to you as a visitor to our site.

What Cookies Are

A cookie is a small text file that is placed on your device when you access a website. It enables the website to recognise your device on subsequent visits and to retain certain information about your interaction with the site. Depending on how they are configured, some cookies expire at the end of a browsing session while others remain stored on your device for a defined period.

In addition to cookies, we may use related technologies such as web beacons and tracking pixels. These function in a similar manner and are subject to the same terms set out in this statement.

The Cookies We Use and Why

We use cookies for four distinct purposes, and the basis on which we place them differs depending on the category.

The first category covers cookies that are strictly necessary for our website to operate. These enable core functions such as secure login, page navigation and the completion of transactions. Because they are essential to the delivery of the service, we do not require your consent to place them and they cannot be turned off at your request.

The second category consists of functional cookies. These are used to retain preferences and settings you have selected, such as your language or display choices, so that your experience remains consistent across visits. We place these only with your prior consent.

The third category relates to analytics. We use analytics cookies to understand, in aggregate and anonymised form, how visitors navigate our website. This information is used internally to improve the structure and content of our site. No personally identifiable information is collected through these cookies, and they are placed only with your consent.

The fourth category applies where relevant to marketing activity. These cookies help us assess the reach and effectiveness of our communications. They may be placed by us or by approved third-party partners, and they are used only where you have given your consent.

Cookies Set by Third Parties

Some of the tools and features available on our website are provided by external companies. Where this is the case, those providers may place their own cookies on your device when you interact with their content. We do not exercise direct control over third-party cookies, but we maintain a record of the providers we work with and review those arrangements at least once annually. Each provider is governed by its own privacy and cookie policy. We encourage you to review those policies to understand how your information is handled beyond our website.

Your Consent and How to Manage It

On your first visit to our website, you will be presented with a notice inviting you to indicate your cookie preferences. You may accept all categories, limit your acceptance to strictly necessary cookies only, or choose specific categories according to your preference. Your selection will be recorded and applied from that point forward.

You may update your preferences at any time by accessing the Cookie Settings option found in the footer of our website. Any change you make will take effect immediately. You also retain the ability to manage or delete cookies directly through your browser settings, though disabling all cookies may limit the functionality of certain parts of our website.

Retention Periods

Session cookies are automatically deleted when you close your browser. For cookies that persist beyond a session, we apply retention periods that are proportionate to the purpose for which each cookie is used. We do not retain cookie data for longer than is necessary and, in any case, no cookie on our website remains active for more than 24 months. All retention periods are reviewed as part of our annual cookie audit.

Data Protection

To the extent that cookies on our website collect information through which you may be identified, that information is processed in accordance with Ghana's Data Protection Act, 2012 (Act 843) and data protection regulations. We do not disclose or sell personal information collected through cookies to any third party. You have the right to request access to the personal information we hold about you, to request its correction, or to request its deletion. Any such request should be submitted using the contact details below.

xxxx@fcl.com

Updates to This Statement

We review this Cookie Policy Statement at least once a year and update it as necessary to reflect changes in our practices, the technologies we use, and applicable laws. Where an update is material, you will be notified through the cookie preference notice displayed on your next visit to our website.