1. Introduction

V&S Holding Limited (“the Company”) is authorized and regulated by the Financial Services Commission under license number GB21026599. The Company operates under the Financial Services Act 2007, the Securities Act 2005, the Securities (Amendment) Act 2021, as amended from time to time.

2. Scope of the Cookies Policy

The Company’s website use cookies to provide the functionality you need to browse our site currently. The Company’s website issues cookies upon landing on the website, unless the user has changed cookie setting in their browser or refuse cookies. By default, the cookie setting on this website are set to “allow all cookies”. By using this site, you agree that we may store and access cookies on your device. Cookies are used to improve user experience, make the website work, enable site security and provide the business with marketing information about the site’s visitors. Please note with cookies switched off, many areas of our website and services will not be made available to you.

3. What are cookies?

A cookie is a small text file that a website saves on your computer or mobile device for accessing internet, when you visit a website or a page. It enables the website to remember your actions and preferences (such as login, language, font size and other display preferences) over a period of time, so you don’t have to keep re-entering them whenever you come back to the site or browse from one page to another.

4. Why do we use cookies?

Cookies are used by our websites to improve your online experience and to ensure that relevant content and functions are delivered and used more effectively. We use both session cookies and persistent cookies to perform various functions across our sites. Session cookies are downloaded to your device temporarily for the period that you browse a particular website; these cookies might allow you to navigate between pages more efficiently or enable websites to remember the preferences you select. Persistent cookies can be used to help websites remember you as a returning visitor.
The Company website (www.vstar.com) uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site.

5. How we use cookies?
We use cookies for a number of reasons, including, but not limited:

to assist new customers during the sign-up process,
  • to allow customers to set Website preferences,
  • verifying your identity for security purposes
  • determining the type of browser and settings you are using
  • allowing site owners and third-party advertisers to tailor content to your preferences
  • to allow customers to navigate between pages of the Website more efficiently,
  • to run the functionality of the Website optimally and efficiently,
  • to activate certain features of the Website,
  • to gather information about customer/User activity on the Website and to understand how it is used,
  • to track how customers/Users, arrive at our Website for marketing purposes and to track referrals,
  • to deliver more relevant advertising to our customers/Users at the websites and mobile applications they visit
  • for research and analytical purposes to see who Users interact with the Website in aggregate

We do not, under any circumstance, sell information collected via cookies.

Set out below is more information on these categories of cookies, including their purpose and whether these cookies collect personal data.

6. Cookie Types

Strictly Necessary Cookies
These cookies are strictly necessary to enable you to navigate our websites and to use the features you have requested during the course of your experience. They are used to provide appropriate content to you, as a user.

Such cookies are essential to help your device download or stream information so that you can navigate around our websites, use its features and allow you to return to pages you have previously visited.

Here are some examples of strictly necessary cookies:

To position information on your device or screen so that you can see and use our websites;

- To keep you logged in when you use our website, so you are not required to log in every time you visit; and
- Remember and update your selections.

These cookies do not remember your preferences or username beyond your current visit. They include, for example, cookies that enable you to log into secure areas of our website, use a credit card or make use of e-billing services.

Some of these cookies do collect your personal data in order to function. They may collect the following types of personal data:

- IP address
- Your approximately location, based on your IP address
- Identify you as being logged in our websites

These cookies are deleted when you close your web browser (browser session).

**Functionality Cookies**

These cookies are used to recognize you when you return to our websites and allow us to remember the choices you make and to enable us to provide improved features. They also enhance the functionality of our websites by storing your preferences. Functional cookies record information about choices you've made (such as language preference) and allow us to provide more personal features.

Here are some examples of the uses of functionality cookies:

To remember your preferences and settings such as language and location;
To remember your selections; and
To remember if you have used a specific product on the website.

Some of these cookies do collect your personal data, to enable us to provide the services as outlined above. Functional cookies expire after a maximum of 2 years. Functionality cookies can be deleted from your browser history at any point before their expiry time.

**Performance Cookies**

These cookies are used to collect information on website usage. Such cookies are used to provide aggregated statistics on visitors to our websites. These statistics are used for internal purposes to help us to test and improve the performance of our websites, providing a better user experience.

Here are some examples of the uses of performance cookies:

- To provide statistics on how our websites are used; and
- To assess errors within the user experience.

While these cookies do not identify you personally while you are not logged in, they will collect your browser information and anonymized data, for the purposes outlined above. Performance cookies are valid for varying periods. Some performance cookies are deleted once you close your browser, while others have an indefinite validity period. Such cookies can be deleted at any stage using your browser settings.

7. Managing Cookies

If you do not want Websites to place cookies on Your computer or mobile device at all, you can adapt your browser, and/or cookie settings as such that you will be notified before any cookie is placed. You can likewise adapt the settings as such so that your browser refuses all cookies, or only the third party cookies.

You can delete all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit our website or use our Platform and some services and functionalities we offer may not work.
Likewise, you can remove any of your cookies that have already been placed. Please note that you will have to separately adapt the settings for each browser, mobile device and computer you use.

Without cookies enabled we couldn’t guarantee that our website and your experience of it would be optimal, in some cases you may not be able to log in to your account if cookies are disabled.

It is important to note that different browsers offer differing ways to configure your browser’s cookie settings.

If necessary, consult your browser’s “help” function, or go to your browser’s manual.

You can opt out of Facebook Pixel cookies by visiting the Adverts tab in your Facebook profile settings.

V&S Holding Limited is committed to keeping your personal information safe.

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

You block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our site.

Except for essential cookies, all cookies will expire after three months’ period