

Cookie Policy

This Cookie Policy explains how GEM Introducing Financial Services L.L.C. ("GEM") uses cookies and similar technologies on the website located at <https://gem-uae.com> (the "Website"). It forms part of, and must be read in conjunction with, the [Website Terms of Use](#) and the [Privacy Policy](#).

1. What Are Cookies

Cookies are small text files placed on your device when you visit a website. They are widely used to make websites work, to improve their operation and to provide information to the website operator. Similar technologies such as pixels, tags and local storage perform comparable functions and references to cookies in this policy include those technologies.

2. How We Use Cookies

We use cookies to operate and secure the Website, to remember your preferences, to understand how the Website is used so that we can improve it, and, where you have consented, for analytics and marketing purposes. The specific cookies we use fall into the categories described below.

3. Categories of Cookies We Use

The categories below describe the cookies used on the Website. The specific cookies, providers and retention periods are to be confirmed against a cookie audit of the live Website.

Category	Purpose	Consent required	Typical duration
Strictly necessary	Enable core functionality and security. The Website cannot function properly without them.	No	Session / short term
Preference	Remember choices such as language or region.	Yes	Up to twelve (12) months
Analytics / performance	Understand how visitors use the Website so we can improve it.	Yes	Up to twenty four (24) months
Marketing	Measure and support marketing and limit repetition of messages.	Yes	Up to twelve (12) months



4. Legal Basis and Consent

- 4.1. We process personal data collected through cookies in accordance with Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data and its implementing regulations as amended (the "PDPL"). Strictly necessary cookies are used on the basis of our legitimate interest in operating a secure and functional Website. All other cookies are used only where you have given your consent.
- 4.2. When you first visit the Website you will be presented with a cookie banner that allows you to accept or reject essential and non-essential cookies and to manage your preferences. You may withdraw or change your consent at any time using the cookie settings on the Website. Withdrawing consent does not affect the lawfulness of processing carried out before withdrawal.

5. Third-Party Cookies

Some cookies may be set by third parties that provide services to us, such as analytics providers. These third parties process data in accordance with their own privacy and cookie policies. Where a third party acts as our processor, we put in place arrangements requiring it to protect personal data to the standard required by the PDPL.

6. Managing Cookies Through Your Browser

Most browsers allow you to refuse or delete cookies through their settings. If you disable cookies, some parts of the Website may not function properly. Guidance on generally managing cookies is available from the help function of your browser.

7. Amendments

We may update this Cookie Policy from time to time to reflect changes in the cookies we use or in applicable law. The current version is the version published on the Website, and the date of the last update is shown below.

8. Contact

Questions about this Cookie Policy, or about how we process personal data, may be sent to GemAMLCompliance@gem-uae.com.