

Terms and Conditions

Last updated: 07/02/2023

Welcome to Libera Investments!

These are the Terms and Conditions (“**Terms**”) applicable to all services and products offered on Libera Investments. Please read them carefully, as well as our [Privacy Policy](#), before proceeding, as they set out the contractual basis for any transactions occurring on Libera Investments. “**Libera Investments**” is an e-commerce platform accessible via the website (www.Liberainvestments.com) or via the app Libera Investments.

By continuing to use Libera Investments, you (“**Customer**”) are acknowledging that you have read and agree to the Terms, as well as to the [Privacy Policy](#), when purchasing services and products from Libera Investments.

If you do not agree with these Terms and the Privacy Policy, you are not allowed to continue using Libera Investments and we ask you to please refrain from doing so.

1. The Gift Card and Top-Up Products.

Libera Investments is an electronic commerce platform specialized in the resale of closed-loop gift cards, vouchers and phone top-ups (“**Product**” or “**Products**”), of fixed or variable amounts, in different currencies, that can be redeemed by the Customer at the issuer’s store, in exchange for services and products offered by such issuer.

Libera Investments offers different Products depending on the Customer’s country. Libera Investments allows the Customer to select their country and displays all the offers available in that country. Libera Investments does not guarantee that a Product purchased from one country page will work when used in a different country and therefore strongly advises Customers to read the terms and conditions of each particular Product.

Although we strive to present updated terms and conditions for all products, we do not make any representation in that regard. You should confirm the applicable terms and conditions of the Product you are purchasing from us directly on the website of the issuer of each product.

Some Products sold are geographically limited to certain countries. In these cases, if you are attempting to purchase from a country that is not allowed by a Product’s terms and conditions, such a purchase will not be possible.

If you circumvent our geoblocking systems to acquire a Product that is not available in your country, you are violating these Terms and Conditions and we may suspend or remove your account. We are also not liable for any redemption issues you may find, and we will not provide a refund in those cases.

Upon selection and payment, the Customer will receive access to the Product either on screen or by email to their email account.

Products can be delivered as sealed or unsealed. Products are delivered as sealed by default. The Customer may change this setting on their account. A sealed Product is essentially a right to claim a Product at a later stage. This allows Customers to safely preserve the Product until the moment of redemption. To the extent that receiving a sealed Product does not render the Product unusable, a sealed Product may also be exchanged or refunded - see below "[Refunds](#)". An unsealed Product is an alphanumeric code representing the Product. Orders are processed immediately, and the Products are delivered (sealed or unsealed) either immediately or within a few minutes of receiving a successful payment, depending on the Product purchased. There can be delays that are outside of our control, such as, but not limited to: (i) force majeure; (ii) unexpected outages; (iii) failure to send a correct payment.

Libera Investments will endeavor to keep expected timescales transparent but shall not be held responsible for delays and losses caused by the Customer or third parties.

In case your Product does not arrive within 30 minutes of successful payment, please contact us at info@Liberainvestments.com.

Your use of the Gift Card and Top-Up products is continuously monitored to ensure the safety and regulatory compliance of Libera Investment's platform. Suspicious transactions will be reported to competent authorities, and you may be required at any time to complete a KYC program to continue to use these services.

2. The payment

The Products can be purchased by the Customer either (i) directly with a cryptocurrency, (ii) via a third-party payment provider, in either fiat or cryptocurrency or (iii) via a Libera Investments gift card ("**Balance Card**") or store credit balance ("**Balance**").

Payment with crypto

Customers may choose to pay directly with one of the cryptocurrencies accepted at the time of purchase by Libera Investments or by using a third-party crypto payment service that is available at check-out. These payments may be subject to fees and confirmation time, as stated in Libera Investments or in the terms and conditions of such third-party providers.

Payment with fiat

If the option is available from time to time, Customers may also choose to pay using their Mastercard or Visa payment card. Such payments are processed by a third-party provider, identified on the payment page, whose terms and conditions apply. Libera Investments does not have access to your payment details, which are inserted by you directly into the secure payment gateway of the third-party provider.

Should you have any complaints about your payment with fiat, we kindly ask you to direct your queries to the third-party provider used for the payment or to your bank directly.

3. Customer levels.

Customers can shop at Libera Investments as Customers of four different levels:

1. **Customers without accounts**, by providing on checkout a working email or phone number for the delivery of the Products purchased;
2. **Customers with basic accounts**, by registering and verifying an email address with Libera Investments;
3. **Customers with verified accounts**, by going through our customer due diligence program (powered by SumSub, please check their [Terms of Use](#)) and providing a copy of Government-issued photo ID, proof of address and a live selfie;
4. **Verified corporate customers**, by going through our corporate due diligence program (powered by SumSub, please check their [Terms of Use](#)) and providing incorporation documents, proof of address, information on business, representatives and ultimate beneficial owners.

Only Customers with accounts (levels 2 to 4) are eligible for our Rewards program. Customers without accounts may be able to recover all or part of the rewards for older purchases when they sign up for an account. Only Customers with verified accounts (levels 3 and 4) are eligible for certain Products.

Account levels impact purchasing thresholds and access to certain Products.

Level 3 verification can be done in your account settings. Level 4 verification can be started by emailing us at legal@LiberaInvestments.com.

4. Availability of Third-Party Services.

The proper functioning of Libera Investments depends on its interaction with several third-party providers.

Transactions may, from time to time, fail due to technical or other reasons. Customers, therefore, acknowledge that we may not be liable for a technical issue that may affect their transaction. Whenever a transaction fails due to technical reasons, a customer may qualify for a refund. Please see the "Refunds" section below to know more.

5. Limitations of use.

We implement certain purchasing thresholds in accordance with our Anti-Money Laundering Policy, depending on the level of account of the Customer. All limits are presented in USD but apply to the equivalent amount in other currencies. Different limits can be implemented on a product by product, or customer by customer, basis, at the request of Product Issuers or discretionarily by us.

Any Customer using more than one Libera Investments account, or any other expedient, to circumvent the limits below, is in breach of these Terms and can have its account, or accounts, suspended until customer due diligence is successfully completed.

To the extent necessary under applicable laws and regulations or our internal policies, such illegal circumvention of the use limitations may be reported to the relevant authorities, whenever it reveals, in our sole understanding, signs of suspicious activity.

1. Customers without accounts

Maximum orders per day: 15 (fifteen)

Maximum purchasing limits: 500 USD per day and 1.000 USD per month

2. Customers with basic accounts

Maximum orders per day: 15 (fifteen)

Maximum purchasing limits: Up to 2.000 USD per card, up to 5.000 USD per day, up to 10.000 USD per month (different exceptional thresholds may apply to certain Products)

Maximum phone top-ups per day: 15 (fifteen)

Maximum phone top-up limits: Up to 200 USD per pin/refill, up to 500 USD per day, up to 2.000 USD per month

3. Customers with verified accounts

Maximum orders per day: 25 (twenty-five)

Maximum purchasing limits: Up to 2.000 USD per card, up to 10.000 USD per day, up to 50.000 USD per month (different exceptional thresholds may apply to certain Products)

Maximum phone top-up limits: Up to 500 USD per pin/refill, up to 1.000 USD per day, up to 5.000 USD per month

4. Verified corporate accounts

Limits per value of purchase, number of purchases and daily amounts for verified corporate accounts can be established on a case-by-case basis.

6. Freezing date.

As explained above, when purchasing a Product via Libera Investments, it will be delivered as “sealed”. This gives the Customer extra rights that are normally not available when purchasing prepaid products.

Libera Investments also provides Balances and Balance Cards with different denominations, as well as a Rewards balance, to facilitate payment and reward your loyalty.

The right to claim an unsealed Product, as well as to use the Rewards, the Balances, and the Balance Cards, shall be honored by Libera Investments. However, to manage internal stocks and risk, the right to

use the above-mentioned features shall be frozen in case of non-use or non-activity for a certain period of time.

The following freezing dates apply:

- To Libera Investments Balance Cards, one year after the date of purchase;
- To Libera Investments Balances, one year after the Customer's last account login;
- To Libera Investments Rewards, one year after the Customer's last account login;
- To sealed Products, one year after the date of purchase if the Product remains sealed;

Any frozen Product or Balance may be unfrozen upon request, to the extent commercially feasible. In this case, Libera Investments shall reissue and/or reinstate the sealed Gift Card, Libera Investments Balance or Libera Investments Gift Card in the same fiat amount they had at the time of the initial freezing. Products or Balances denominated in a cryptocurrency will be reissued with the equivalent in crypto of their USD value at the time of the initial freezing.

Products that were unsealed (either by default or by the Customer) are not covered by this section. Unsealed Products are issued by third parties and are governed by the terms and conditions of those issuers, which you accept by acquiring them unsealed or by unsealing them.

Redeeming those (or obtaining a refund or replacement) past any existing expiration date is subject to the terms and conditions of the issuer.

Please make sure you read the terms and conditions of the Product you are purchasing before buying or unsealing it and contact the issuer's customer support if you have any issues.

7. Refunds.

As explained above in "Availability of Third-Party Services", the purchase of Products through Libera Investments depends on the proper functioning of third-party systems.

Therefore, from time to time, the failure of such systems may cause a transaction to fail, meaning:

- The Customer did not receive the Product.
- The Product was received, but cannot be redeemed on account of it having been previously redeemed; or
- The Product was received but cannot be redeemed on account of it not being valid.

In case the Customer does not receive the Product after having paid and appropriate diligences are made by us to provide for the delivery of the Product or understand the cause of the delay, the Customer may request for a refund.

In case the Product was received but cannot be redeemed, the Customer shall inform us. We will then start appropriate diligences with the relevant third-party providers to correct the issue. Should the third-party provider fail to correct the issue and agrees to refund us, we will then refund the Customer.

Please note that due to the nature of the Products, the Customer does not have a cooling-off period of any kind after acquiring an unsealed Product or after unsealing a sealed Product. Once a Product is unsealed, no refunds or reimbursements will be offered unless in the cases where the product delivered is invalid or had already been redeemed prior to delivery.

In case of technical error causing the Product not to be delivered to the Customer, we will refund the Customer in full by crediting its Libera Investments Balance or with a return transaction in the same cryptocurrency.

In case of overpayment, a customer may also request a refund in the amount paid in excess, deducted from any transaction fees.

In case of underpayment, a customer may (i) pay the outstanding amount and receive the Product, (ii) ask for a refund in the same cryptocurrency to the same wallet, deducted from any transactions fees or (iii) ask for a refund in their Libera Investments Balance.

In case of balances exceeding the applicable limit, a refund will be issued to a Customer upon mandatory identity verification of the account holder. Refusal to conduct verification may lead to Libera Investments freezing the account and any remaining credit until such verification is completed.

Customer verification may also be demanded to process exceptional refunds or in situations where Libera Investments deems it necessary for compliance reasons.

Refunds of Products must be requested within 30 days from the date of the transaction. After 30 days, the decision to issue a refund or not is made at the sole discretion of Libera Investments. Refunds requested after 30 days will be made in the form of a Libera Investments Balance Card in the amount of the refund.

Please note that we do not, in any event, refund any transaction fees paid by the Customer that are specific to the payment option selected by the Customer.

We reserve the right to refuse refunds when the costs of refunding exceed the amount to be refunded. The amount of time required to process any refunds request will vary and may take some time.

We also reserve the right to ask you for further information before issuing refunds.

For the purposes of requesting a refund or any further information, the Customer shall contact us at info@Liberainvestments.com or use the chat available at Libera Investments.

8. Libera Investments Rewards

The Libera Investments Rewards program is a rewards program aimed at rewarding Customers for their loyalty to Libera Investments.

Whenever a customer makes a Qualified Purchase, the Customer will be awarded the equivalent to a percentage of the amount of the Qualified Purchase in Satoshis (the “**Reward**”), that will be deposited in the Customer’s Libera Investments Rewards account.

A “**Qualified Purchase**” is a purchase made by a customer with an account, by any means of payment accepted by Libera Investments (except payment with the balance of the Customer’s Libera Investments Rewards account), of a Product that is not an Excluded Product.

“**Excluded Products**” means any Thor products, Libera Investments Balance Cards, and any other Products that Libera Investments, from time to time, chooses to exclude.

The amount of the Rewards may vary from product to product and Libera Investments retains the right to establish and subsequently increase, decrease, or eliminate the reward given for any Product, as well as to suspend or terminate the program at any time, for a particular Customer or for all Customers.

The Reward amounts earned by a customer cannot be withdrawn, transferred, or assigned, and can be used exclusively to purchase Products at Libera Investments.

Additionally, Libera Investments may, from time to time, distribute promotional codes that can be used by Customers during check-out to earn additional Libera Investments rewards, in a fixed percentage, and limited to a certain maximum amount (to be defined discretionarily by Libera Investments, and communicated on promotional content), of their total purchase. Each code is usable once, and a customer can only use one code per cart.

9. Refer a friend

“Refer a Friend” is a customer referral program to reward Customers who refer new customers to Libera Investments.

By participating in it, you acknowledge and consent to the following:

1. Libera Investments will process any personal data submitted by you according to our Global Privacy Policy. Please ensure that you have obtained the consent of your friends before introducing their personal data for referral purposes.
2. Libera Investments reserves the right to remove eligibility from any Customer for any reason at any time. You cannot use multiple accounts owned by you for the purpose of obtaining the Refer a Friend reward. Any attempt to misuse this program will result in exclusion from the ability to participate and the removal of any bonuses from the accounts involved.

3. Libera Investments is not responsible for the misallocation of rewards, expiration or deletion of local browser cookies, or any failure to associate referred customers with your account. The allocation of rewards may not be automatic and may be conditioned upon a prior review of compliance with these terms.
4. Libera Investments may choose to extend or terminate this program or change its terms at any time.
5. This is not an affiliate program meant for re-marketing by professionals or inclusion in external content or websites. If you are interested in becoming a professional affiliate, please contact us directly.
6. You do not have permission to represent Libera Investments, its brand, or its products or partners while participating in this program.
7. Spamming, hidden frames, and public posting of your referral code is forbidden.

If you are not sure whether your behavior falls within our terms, assume it does not and contact us for clarification. Contact us at info@Liberainvestments.com with any questions or problems.

10. Other rewards or prizes

From time to time, Libera Investments may give rewards or prizes in the context of organized campaigns or contests, in the website, in other websites or on social media.

Unless expressly communicated otherwise, each Customer may only apply once, with one account, to these rewards or prizes.

Libera Investments reserves the right to cancel, suspend or claw back any reward or prize awarded if it has reason to suspect that a customer infringed any rules or attempted to abuse the campaign or contest. Libera Investments also reserves the right to cancel campaigns and contests at any point without awarding the prize or reward, if it has reason to believe there was abuse.

11. Disclaimers related to the Product.

We are a reseller of the Product. We are not the creator, designer, issuer, organizer, beneficiary, or manager of the Product (the “**Issuer**”), nor have we played any role in deciding the terms and conditions applicable to each Product. Therefore, we are not liable for any issue, damage or loss arising from the terms and conditions of each individual Product.

We are not sponsored by any Issuer, nor are we related, acting on behalf or under the express authorization of any Issuer. We are not liable for any malfunction, or any infringement of applicable rules caused by the Issuer.

The Customer, by acquiring the Product, is also entering into a contractual relationship with the Issuer, to which we are a third-party, against which the contractual defenses and rights arising from the relationship between Customer and Issuer shall not apply.

The Customer shall engage in adequate due diligence regarding the terms and conditions of the Product being acquired, in what respects its usability and enforcement against the Issuer. We will not accept any liability for any claims in relation thereto. Those terms and conditions govern the Product acquired.

Customers acknowledge and agree that we are not liable for any decision or policy of the Issuer to refuse to accept the Product on the grounds of the terms and conditions that the Issuer applies in relation to the Product.

We make no representation regarding the Product's suitability for its intended use and make no other guarantees, warranties, or representations in respect of the Product.

12. Responsibility of the Customer.

The Customer is fully liable for any mistakes, losses, or damages (against himself, us, or any third-party) arising from (i) the provision of incorrect, inaccurate, or fake information and from (ii) the acquisition, resale, use or other related activities of the Product, in a manner that infringes any applicable laws, regulations, contractual terms and conditions or other agreements.

For the avoidance of doubt, when the Product being purchased is a refill of a prepaid SIM card (or any other Product that is redeemed by the Customer through Libera Investments), the Customer is solely responsible for the accuracy and correctness of the information inserted on the platform (including, but not limited to, the phone number, the country, the network operator and the amount of the top-up) and we shall not be liable, in any case, for any consequences arising from the inaccuracy of the elements provided by the Customer.

Likewise, in other cases, the Customer is solely responsible for the accuracy, validity and correctness of the information inserted on the platform (including, but not limited to, the email address to which the Product must be delivered, and the amount purchased).

The Customer is responsible for maintaining the confidentiality of its password and account and for any activities and transactions that occur under its account. Each customer must have unique login credentials that may not be shared by multiple customers.

We shall not be liable to any person for any loss or damage which may arise because of any failure by you to protect your password or account. If you suspect there has been unauthorized access to your account, contact us at info@Liberainvestments.com immediately.

13. Unlawful use.

Libera Investments and the Products shall not be used, in any way, to infringe or circumvent the applicable laws and regulations and any unlawful behavior is absolutely forbidden on Libera Investments.

Should we become aware, or reasonably suspect, that a customer is conducting unlawful activities, or otherwise breaking applicable laws and regulations, or third-party rights, such Customer activities, including but not limited to its purchase history and other data pertaining to its account, will be reported to the relevant authorities, and its access may be restricted until further notice.

Any such Customer hereby acknowledges and consents to such disclosures.

Libera Investments is also entitled to freeze any existing balances and/or accounts for as long as needed for the purpose of investigating suspicious behavior. We may be required to not disclose any such ongoing investigations to Customers, in which case we will keep them confidential. Any store credit held in a Libera Investments Balance that is found to have been paid with proceedings of crime may be seized and delivered to legal authorities.

Customers are intended end-users of the Products. If you want to purchase Products for resale, please reach out to us at info@Liberainvestments.com and we will guide you through the process. If we suspect you are buying Products for resale, we may freeze your account until you verify as a Corporate Customer.

Furthermore, Customers agree to not abuse the Libera Investments platform by:

- engaging in actions which impose an unreasonable or disproportionately large load on our infrastructure;
- employing uses of robots, spider or other automated means to access, or when accessing, Libera Investments;
- interfering with, intercepting, modifying or expropriating any system, data, or information from Libera Investments servers;
- transmitting or uploading any material that contains viruses, trojan horses, worms, or any other harmful or deleterious programs;
- attempting to gain unauthorized access to the Libera Investments Products, other Libera Investments accounts, computer systems, or networks connected to the Libera Investments servers through password mining or any other means.

14. Re-sale.

Unless expressly agreed in a contract between Libera Investments and the Customer, Products purchased through Libera Investments may not be re-sold and shall be redeemed only either by the Customer, on the Customer's behalf or by someone to whom the Customer has gifted the Product.

15. Limitation of Liability.

Some jurisdictions limit the ability to disclaim liability. Regarding those jurisdictions, our liability shall be limited to the greatest extent permitted by applicable law.

Our team. No members of our team (including employees, contractors, directors, management members and other collaborators) shall have any liability based upon customer's use of, or reliance upon, Libera Investments or the Products purchased.

Customer decisions. For the avoidance of doubt, we are not responsible for any decision you make, or action you take, based on your visit to Libera Investments or the information obtained therein.

Accuracy of information. We shall not be liable to any person for any loss or damage which may arise from the use of any of the information contained in any of the materials on Libera Investments.

Security. We work hard to keep Libera Investments secure. We accept no responsibility whatsoever for viruses, malware or other malicious or damaging software on Customer's devices. Please ensure that your own computer security is comprehensive and up to date.

Third-party content. This website may include links to third-party websites, plug-ins, and applications. For example: if we link you to a tweet on Twitter, or to a post on Medium, or to the Terms & Conditions page of one of the Issuers of the Products, from the moment you click on that link, we are no longer responsible for the content you are seeing or have access to. We do not control these third-party websites and do not accept any responsibility whatsoever for third-party sites available through Libera Investments, via hyperlink or otherwise, nor their respective contents, hyperlinks, or security flaws. We encourage any Customer to review the terms of use applicable to those sites. Any access to, or use of, a third-party site is solely at the Customer's own risk.

16. Personal Data Protection and Privacy.

We take the privacy and protection of the personal data of our customers very seriously.

Customers shall visit and review our [Privacy Policy](#) to know more about how we process and protect their data and shall not proceed with using Libera Investments if it does not agree and consent with it.

17. Amendments to the Terms.

We reserve the right to amend these Terms at any point, without any obligation of prior and/or public notice. The date of the last amendment will be presented prominently, and Customers agree to refer to the present hyperlink before each navigation of Libera Investments and before completing a transaction.

18. Intellectual Property.

We reserve all rights with respect to the design and content of Libera Investments. Customer must not misappropriate the design or content of Libera Investments and must not alter or deface such design or

content in any way. Nothing on Libera Investments grants any license with respect to such design or content and any use by the Customer or a third-party must be authorized in writing by us.

All text, photos, graphics, logos, content, and other materials on Libera Investments (including, but not limited to, the words “Airfill” and “Libera Investments”, the “Libera Investments” logo and other related and ancillary elements) are protected by copyright, trademark and other applicable laws in the several jurisdictions where we act. All trademarks, trade names and logos displayed on Libera Investments are our property.

Libera Investments grants no license to use any such text, photos, graphics, logos, content, and other materials.

We and our affiliates will pursue all available legal remedies against any infringement of our intellectual property rights.

Excepted from the foregoing are the logos and trademarks used to signal the third-party providers to which each Product refer to. Such logos and trademarks are used to refer to the Product and the Issuer, and in no way are we claiming, or representing, any sort of ownership, license, authorization, partnership or agreement with the owners or holders of the rights of such logos or trademarks, the Products, or the Issuers. Such logos and trademarks belong to their lawful owners and are used in Libera Investments with the sole purpose of identifying the origin or intended use of the Product on sale.

19. Customer service.

We welcome our customer’s questions and suggestions.

On Libera Investments, there is a chat function that allows Customers to connect with a customer service representative that will reply to any queries in the shortest time possible.

We do our best to reply within the first 24 hours, but we may take longer, depending on the issue and the number of requests we are getting from time to time.

In case the Customer, for any reason needs to get in contact with us, please use the following address – info@Liberainvestments.com.

20. Miscellaneous.

If it is illegal or prohibited in the Customer’s country of origin to access or use Libera Investments, or to buy or use any of the Products, then the Customer shall not do so and in doing so is breaching these Terms.

Those who choose to access Libera Investments access it on their own initiative and are responsible for compliance with all local laws and regulations.

You should be at least 16 years old (or higher, if a higher age is required in your jurisdiction for you to be able to legally conclude a contract) to use Libera Investments services, or otherwise duly authorized and supervised by your parents.

These Terms, the transactions between Customers and us made through Libera Investments, and any disputes relating to these Terms or the Customer's use of Libera Investments, shall be governed in all respects by the laws of Sweden and shall be resolved exclusively in the courts of Sweden.

These Terms, together with the [Privacy Policy](#) and [Cookie Policy](#), set forth the entire agreement between the Customer and us with respect to the subject matter hereof and supersedes all prior agreements relating to such subject matter. They remain in force for as long as you remain a customer.

All our team members, including officers, employees and contractors, and related entities, are intended third-party beneficiaries of these Terms. Theirs, and our rights under these Terms may be waived by them or by us only in writing.

The English version of these Terms and any other rules available in Libera Investments shall prevail over any translations available in Libera Investments.

In the event any provision of these Terms is determined to be invalid or unenforceable, such provision shall be deemed severed from the remainder of these Terms and replaced with a valid and enforceable provision as similar in intent as reasonably possible to the provision so severed and shall not cause the invalidity or unenforceability of the remainder of these Terms.

21. Cookie Policy.

This policy relates to the website www.Liberainvestments.com, owned by AIRFILL PREPAID AB, a limited company incorporated under the laws of Sweden and registration no. 559001-6035 ("Libera Investments"), and explains how it deploys cookies and what options do you have to control them (the "Cookie Policy").

1. What are "cookies"?

Cookies are very small pieces of data, stored in text files on your computer or other device when websites are loaded in a browser. They are used mainly to "remember" you and your preferences. In many sites, they ensure a consistent and efficient experience for visitors, and perform essential functions such as allowing users to register and remain logged in. Cookies can be set by the site that you are visiting (known as "first party cookies"), or by third parties, such as those who serve content or provide advertising or analytics services on the website ("third party cookies"). Websites may also contain other similar technologies such as "web beacons" or "pixels." These are typically small transparent images that provide us with statistics, for similar purposes as cookies. They are often used in conjunction with cookies, though they are not stored on your computer in the same way. As a result, if you disable cookies, web beacons may still load, but their functionality will be restricted. For the purposes of this policy, we will use "cookies" as also including "web beacons" or "pixels".

2. What cookies does this website use?

The website uses third-party performance cookies. Through these cookies, we do not collect nor process any of your data: we just enable the collection and processing of such data by third parties. Performance cookies collect information on how users interact with our website, including number of visitors, time spent, as well as other analytical data. We use these details to improve how our website function and to understand how users interact with it, and to improve our advertising strategies. We may use the following cookies:

Google Universal Analytics	This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session and campaign data for the sites analytics reports. By default it is set to expire after 2 years, although this is customisable by website owners.
CloudFlare	Cookie associated with sites using CloudFlare, used to speed up page load times. According to CloudFlare it is used to override any security restrictions based on the IP address the visitor is coming from. It does not contain any user identification information.
Facebook	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers

Also, following the consent you provide for the use of the abovementioned cookies, we deploy a single cookie for the single purpose of remembering such consent.

3. How can you control the use of cookies in this website?

A “cookie notice” appeared when you accessed our website, requesting your consent for the use of cookies. Your consent should be free, explicit, unambiguous, and properly informed by this Cookie Policy. When you consent in this manner, we place advertising cookies on your browser. If you do not provide consent, we will not deploy any cookies in your browser. If you do provide consent, you can opt-out at any time by clicking here. By doing so, you won’t share information with our analytics tool about events or actions that happen after the opt-out.

4. Contact Us

If you have any questions about our use of cookies or other related questions, please refer to our [Privacy Policy](#). For any further questions, please contact us at info@Liberainvestments.com.