Credemia Cookie Policy

EU Regulation 2016/679

Document code: M11MOP. Italian source revision: 4. Italian source date: 26 June 2026. English product-specific draft updated on 15 October 2026.

Pomiager US considers the protection of the personal data of users of the Credemia website https://credemia.com and platform https://app.credemia.com (the "Website") to be of fundamental importance.

This Cookie Policy explains the procedures used to collect information provided by users through cookies or other monitoring technologies when they visit the Credemia website and platform.

1 Data controller

The data controller for the processing described in this policy is Pomiager US.

Pomiager US

Product: Credemia. Website: https://credemia.com. Platform: https://app.credemia.com.

EIN: 33-1891674.

Email: international@pomiager.com.

Registered office and operational headquarters: c/o Spaces, 100 S. Juniper St., 3rd Floor, Philadelphia, PA 19107, USA.

Privacy contact: Giuseppe Adduce, CEO.

For questions, comments or concerns about this Cookie Policy for Credemia, contact Pomiager US at international@pomiager.com.

2 Browsing data

During normal operation, the IT systems and software procedures used to operate the Website acquire certain personal data whose transmission is implicit in Internet communication protocols. These include the Internet domain and IP protocol, the browser and operating system used, the date, time and duration of visits, pages viewed and any search engine through which the user reached the Website. This information is not collected to be associated with identified individuals. However, by its nature, processing and association with data held by third parties could make it possible to identify users.

This category includes IP addresses or domain names of computers used to connect to the Website, Uniform Resource Identifier (URI) addresses of requested resources, the time of requests, the method used to submit requests to the server, the size of returned files, the numerical code indicating the server's response status (success, error, etc.) and other parameters relating to the user's operating system and IT environment. These data are used solely to obtain anonymous statistical information about use of the Website and are deleted immediately after processing, without prejudice to any need for the judicial authorities to investigate offences.

3 Cookies

Cookies are short text strings, generally in .txt or .xml format, sent by a web server to the user's browser. The browser stores them on the device used for browsing and automatically sends them back to the server during the same visit (session cookies) or a subsequent visit (persistent cookies). Cookies retain information about visitors' preferences to improve website functions and simplify browsing by automating processes such as login and language selection.

Cookies can be classified by their characteristics and use as follows.

Technical session and navigation cookies

These are used solely to transmit a communication over an electronic communications network, or to the extent strictly necessary for the provider of an information society service explicitly requested by a subscriber or user to provide that service. These cookies do not collect the user's personal information. They are necessary for the Website to function correctly and enable normal browsing and use. Disabling them may compromise access to Website content.

Analytics cookies

These are treated as technical cookies when used directly by the Website operator to collect aggregate information about the number of users and how they visit the Website, to improve its performance.

Functionality cookies

These allow users to browse according to selected criteria to improve the service provided.

Flash cookies or local shared objects

These allow the controller to learn how often a type of audio or video file is opened and how long that file is listened to or viewed.

Third party cookies

These relate to external domains, such as social plugins from Facebook, Twitter, Google+ and LinkedIn. The presence of these plugins involves the transmission of cookies to and from websites operated by third parties. Information acquired by third parties is managed under their respective privacy notices.

Profiling cookies

These are persistent cookies intended to create user profiles so that advertising messages can be sent in line with the preferences users express while browsing the Internet.

4 Cookies used on the websites and applications

The websites and applications of Pomiager US use the following cookies:

- Analytics cookies, treated as technical cookies when used directly by the Website operator to collect aggregate information about the number of users and how they visit the Website, to improve its performance.
- Functionality cookies, which allow users to browse according to selected criteria to improve the service provided.
- Third-party cookies relating to external domains, such as social plugins from Facebook, Twitter, Google+ and LinkedIn. These plugins involve transmission of cookies to and from third-party websites. Information acquired by third parties is managed under their respective privacy notices.

Users may disable or block cookies by following the instructions provided by their browser, generally found in the Help, Tools or Edit menus. Refusing consent to, or disabling, technical cookies may compromise access to Website content.

5 Google Analytics

Pomiager US uses Google Analytics with anonymised IP addresses.

Cookie	Purpose	Duration
_ga	Allows us to identify Website visitors	2 years
_gat	Monitors the frequency of requests	Up to 1 minute
_gid	Registers a unique ID used to generate statistics on how visitors use the Website	24 hours

Further information: Google cookie information.

Users can selectively disable Google Analytics by installing Google's browser opt-out component: Google Analytics opt-out.

To delete a cookie or category of cookies permanently, users must access their browser settings directly. Merely disabling cookies does not remove them from the browser. Users can delete, disable or restore cookies on their computer through cookie configuration pages supplied by third-party content providers or through their browser options.

Instructions for the most common browsers are available below:

- Safari
- Internet Explorer
- Firefox
- Chrome
- Opera

When using a mobile device, users should refer to its instruction manual to understand how to manage cookies.

Further information is available from the Italian Data Protection Authority.

6 User rights

Under Articles 15 et seq. of the GDPR, users and other data subjects may exercise the following rights against the controller at any time:

- Right of access: to access their personal data and obtain a copy.
- Right to rectification: to have inaccurate personal data corrected or incomplete data completed.
- Right to erasure: to have personal data erased in the circumstances described in Article 17 of the GDPR.
- Right to restriction of processing: to obtain restriction of processing in the circumstances described in Article 18 of the GDPR.

- Right to data portability: to receive their personal data in a structured, commonly used and machine-readable format and request transmission by Pomiager US to another controller.
- Right to object: to object at any time, on grounds relating to their particular situation, to processing based on Article 6(1)(e) or (f) of the GDPR, and to object to processing for direct marketing purposes.
- Right to lodge a complaint: to lodge a complaint with the Italian Data Protection Authority under Article 77 of the GDPR.

To exercise rights under Articles 15 et seq. of the GDPR or obtain further information about the Privacy Policy, users may contact Pomiager US at international@pomiager.com.

It may be necessary to verify the data subject's identity before providing or changing information.

7 Information about this Cookie Policy

This Cookie Policy was updated on 26 June 2026.

The controller reserves the right to amend or update this document and therefore invites users to review this webpage periodically.

Pomiager US is not responsible for the content or services provided by third-party websites accessible through links on the Website.