

Cookie Notice

WHAT IS A COOKIE?

A cookie is a small piece of data that is sent from a website to the user's device such as a computer, tablet etc. (usually in the form of a text file). A purpose of a cookie is to provide a reliable mechanism to "remember" stateful information (keeping track of previous actions). An example of this would be remembering the contents of an online shopping cart, and actions the user performed whilst browsing while not signed up or logged into their online account.

We do not necessarily know who the user of the device is but rather the behaviour performed from a device. Multiple users of the same device would not necessarily be distinguishable from each other. However, cookies could be used to identify the device and if the device is linked to a specific user, the user would also be identifiable.

WHAT COOKIES WILL I FIND ON THE SITE?

First and Third-party cookies refer to the website or domain using the cookie. Cookies are set by the website that the user is visiting.

First Party cookies are directly stored by the website (or domain) you visit. These cookies allow website owners to collect

analytics, data, remember language settings, or perform other useful functions that provide a good user experience.

Third Party cookies are created by domains that are not the website (or domain) that you are visiting. These cookies are usually used for online advertising, cross-site tracking; and accessible on any website that loads the third party's server code. E.g. When a user visits a site and clicks a like button, this could be stored in a cookie and upon visiting the third-party site the cookie will be used to action the request.

For example, you browse online for a product that you require and whilst you find an advert on something you click the advert and later close your browser. Several hours later, you notice that you are seeing more advertising of the same product that you were browsing.

During your visit to a website, we may include any of the following cookies listed in the table below. The Table helps explain what the cookies are used for and period that the cookie could remain valid.

Where cookies are only valid for the single session, the cookie will be erased when you close your browser. Where cookies persist, the cookie will be stored on your webpage until deleted by you.

Origin	Use	The Service	Duration
First Party cookie	Browser/Device Identification	This enables the group to identify the device/browser.	Persists beyond a single session.
	Authentication	On logging into a web server, a cookie will be returned that identifies the user has been successfully logged in.	Only valid for the single session.
First and Third-Party cookie	Analytics	To collect information about how visitors, use our group websites. This can provide the group with insight into the performance and metrics on the website.	Persists beyond a single session
Third Party cookie	Marketing & other	Used for tracking and online advertising purposes.	Persists beyond a single session

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Option	Description
HTTPS	Makes the cookie secure by ensuring the cookie is only sent over HTTPS protocol. This prevents attackers from secretly extracting it.
Same Site cookie	Makes the cookie secure by limiting the sites to which the cookie is allowed to be sent to.
Expiry	This sets the duration the cookie will last before it expires.
Secure	Makes the cookie secure by ensuring the cookie is only sent over a securely encrypted channel.
Path	This helps protect the cookie by restricting the location where the cookie is allowed to be sent to.

WHEN WILL WE USE COOKIES?

We will only process cookies which identify you for lawful purposes:

- If You have consented thereto;
- If a person legally authorised by you, the law or a court, has consented thereto on your behalf;
- If it is necessary to conclude or perform under a contract, that the group has with you;
- If the law requires or permits it;
- If it is required to protect or pursue your, the group's or a third party's legitimate interest (of benefit to...e.g. to do fraud prevention); or
- If you are a child and a competent person (like a parent) has consented thereto on the child's behalf.
- We may use cookies due to (including but not limited to) the following reasons:
- Fraud, financial crime and other crime prevention, detection and reporting;
- Managing and improving security (for example to prevent fraudulent use of login details) for us and you;
- Various analytical reasons like how users use our website so that we can make improvements;
- Marketing and advertising, for example to decide which solutions (goods, products, services or rewards) you may be interested in and to customize marketing on various applications and websites; and / or
- Recognition of users of our website or devices which return to our website.

WHAT HAPPENS IF I DO NOT WANT COOKIES?

All browsers allow you to refuse to accept cookies and to remove current cookies. The methods for doing so vary from browser to browser, and from version to version. You can block cookies on our website, if desired. Blocking certain cookies may have a negative impact upon the usability of our websites. For example, we require cookies to allow you to log in and by removing first party cookies your banking experience may be impacted.

FURTHER INFORMATION ABOUT COOKIES?

- Your browser stores the cookie and the website cannot access any data on your device.
- As cookies are stored in text files, they cannot be used to distribute viruses to the device.
- On a single device with multiple users; the experience of our website/s would be customized based on the behaviour of all users using the device and not just an individual user.
- If you disable cookies it will not delete previous cookies collected but will stop the creation of new cookies, expired cookies will be removed automatically.