

COOKIES POLICY

We use necessary cookies to make our site (**Website**) work. These cookies are set automatically. When you consent to it, we also use other cookies to improve the way the Website works, measure how it is used and provide relevant advertising to you.

This policy details how our Website works, and how we put you in control of managing cookies. It also outlines what cookies are used and why, as well as other information that may be useful to you.

WHAT ARE COOKIES?

Cookies are small text files set on a site to help operate and support its functionality. Cookies collect and store certain information about the way a site is used, and can help a site integrate with other third party sites. We use the term 'cookies' to describe cookies and other technologies that operate in a similar way (such as pixels and tags).

Cookies can be set by the owner of the website (**first party cookies**) or, in some cases, by external third parties who the owner of the website allows to present information, run content or provide other functionality on its website, such as analytics (**third party cookies**).

We may also refer to 'session cookies', which expire at the end of a user's browsing session (usually when a user exits their browser), and 'persistent cookies', which are stored on your device for a longer period and in between sessions.

If you are based in the UK, there is lots of useful information about cookies on the Information Commissioner's website.

https://ico.org.uk/for-the-public/online/cookies/

WHY ARE COOKIES USED ON THIS SITE?

Our Website uses cookies to enable certain functionality, such as security and accessibility. These cookies are necessary and set by default. They are essential to enable you to move around our Website and use its features. You may disable these cookies by changing your browser settings, but doing so will affect how our Website functions (i.e. it may mean that our Website does not work properly).

When you consent to it, our Website also uses the following cookies for the following reasons:

- **Preference & Functional Cookies** allow our Website to remember choices or customisations that you have previously made. They are used to provide features and services specific to you;
- Performance & Statistics Cookies (sometimes called analytical cookies) collect information about how you use our Website, such as what pages you have previously visited and what links you have previously clicked on. These cookies also allow us to identify where

errors may have occurred, and include third-party analytics services. They do not collect information that identifies individuals. All information is aggregated and anonymous; and

• Marketing & Advertising Cookies (sometimes called targeting cookies) - to collect information about your online activity to help advertisers deliver, for example, more relevant information to you. We may also share this information with third parties for this purpose.

Further information about the cookies we use and the purposes for which we use them is set out below.

THIRD PARTIES

Please note that certain third parties may also use cookies, over which we have no control. These named third parties may include, for example, advertising networks and providers of external services like web traffic analysis services. These third party cookies are likely to be analytical cookies or targeting cookies. Further information is set out in the table below.

You can deactivate the use of third party advertising cookies by managing your cookie preferences at any time.

TELLING US ABOUT YOUR COOKIES PREFERENCES

You can change your cookie settings at any time by managing your cookie setting in the privacy preference centre on our website. You can accept all cookies by clicking 'Accept All Cookies' or reject all cookies (except necessary cookies – see below) by clicking 'Reject All Cookies' You can personalise your choices by selecting which cookies you are willing to grant consent by "adjusting your preferences."

Alternatively, you can adjust the available sliders to 'On' or 'Off' to indicate your preference for each cookie category by clicking 'Manage Preferences' and saving your preferences.

Our Website will only use necessary cookies without your permission – we need your permission to set all other cookies.

The cookie consent mechanism does not affect the way that necessary cookies are used. As we set out above, if you would prefer necessary cookies not to be set, you can change your browser settings but this may affect the functionality or performance of the Website, or prevent you from using certain services provided through our Website.

WHAT COOKIES ARE USED ON OUR SITE?

Type of Cookie	Provider	Cookie Name	Purpose	Duration
Strictly necessary	OneTrust	OptanonConsent	This cookie is set by the cookie	The cookie has a normal lifespan

			compliance solution from OneTrust. It stores information about the categories of cookies the site uses and whether visitors have given or withdrawn consent for the use of each category. This enables site owners to prevent cookies in each category from being set in the users browser, when consent is not given.	of one year, so that returning visitors to the site will have their preferences remembered. It contains no information that can identify the site visitor.
Performance & Statistics	Hotjar	hjFirstSeen	Identifies a new user's first session on a website, indicating whether or not Hotjar's seeing this user for the first time.	30 minutes
Strictly necessary	Hotjar	_hjAbsoluteSessio nInProgress	This cookie is set so Hotjar can track the beginning of the user's journey for a total session count. It does not contain any identifiable information.	Session
Strictly necessary	Banks	PHPSESSID	Cookie generated by applications based on PHP language. This is a general purpose identifier used to maintain user session variables.	Session

Performance &	Google Analytics	_ga_XRB99LS79D	This cookie is	One year and one
Statistics	,	-5 -	used by Google	month
			Analytics to	
			persist session	
			state.	
Performance &	Google Analytics	_gid	This cookie is set	One day
Statistics			by Google	
			Analytics. It stores	
			and updates a	
			unique value for	
			each page visited	
			and is used to	
			count and track	
			page views.	
Performance &	Google Analytics	_gat_UA-	This is a pattern	54 seconds
Statistics		18537578-1	type cookie set	
			by Google	
			Analytics, where	
			the pattern element on the	
			name contains	
			the unique	
			identity number	
			of the account of	
			website it relates	
			to. It is a variation	
			of the _gat cookie	
			which is used to	
			limit the amount	
			of data recorded	
			by Google on	
			high traffic	
			volume websites.	
Performance &	Google Universal	_ga	This cookie name	One year and one
Statistics	Analytics		is associated with	month
			Google Universal	
			Analytics – which	
			is a significant	
			update to	
			Google's more	
			commonly used analytics service.	
			ariarytics service.	
			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 is used to calculate visitor, session and campaign data for site analytics reports.	
Marketing & Advertising	DoubleClick	IDE	This cookie is set by DoubleClick and carries out information about how the end user uses the website and any advertising that the end user may have seen before visiting the said website.	One year
Marketing & Advertising	DoubleClick	Test_cookie	This cookie is set by DoubleClick (which is owned by Google) to determine if the website visitor's browser supports cookies.	15 minutes
Marketing & Advertising	YouTube	YSC	This cookie is set by YouTube to track views of embedded videos.	Session
Marketing & Advertising	Google AdSense	_gcl_au	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services.	Three months
Performance & Statistics	Hotjar	_hjSessionUser_2 698778	Hotjar cookie that is set when a user first lands on a page with the Hotjar script. It is used to persist the Hotjar User ID, unique to that site on the browser. This	One year

			ensures that behavior in subsequent visits to the same site will be attributed to the same user ID.	
Unclassified	Hotjar	_hjlncludedInSess ionSample_26987 78	A cookie that is set to determine if a user is included any data sampling, defined by the website's daily session limit.	Two minutes
Unclassified	Hotjar	_hjSession_26987 78	A cookie that holds the current session data. This ensues that subsequent requests within the session window will be attributed to the same Hotjar session.	30 minutes

For more information on how to manage cookies on popular browsers, please see the links below:

- Google Chrome
- Microsoft Edge
- Mozilla Firefox
- Microsoft Internet Explorer
- Opera
- Apple Safari
- Apple Safari Mobile

If you use an alternative browser, you may be able to find further information by visiting the browser developer's website.

PERSONAL DATA

To the extent that any of the cookies collect personal data, please see our <u>Privacy Policy</u> for details as to how this personal data is used.

CONTACT US

If you have any questions in relation to this policy - or our approach to cookies - please do not hesitate to contact us:

Telephone on 0191 378 6100;

Email at david.martin@banksgroup.co.uk; or

Post at:

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