**WEBSITE COOKIES DECLARATION – GUIDANCE DOCUMENT**

This guidance document includes the wording for the cookie policy on a website and the wording for the cookie banner.

In terms of regulation, disclosures regarding the cookies is required for UK websites. Users of the websites should be allowed to opt-out for the website.

You will require the assistance of your website developer to complete this document for your website.

Please note that examples will be included in this document in red while comments will be included in this document in blue. These must be changed to the relevant information for your website.

**COOKIE NOTICE (Option 1)**

We use cookies to help give you the best experience on our site and allow us (and 3rd parties) to customise marketing content on both this and other websites. By continuing, you agree to our use of cookies. The words use of cookies to be hyperlinked to cookie policy.

**COOKIE POLICY (Option 1)**

A cookie is a small file of letters and numbers that is stored on your browser or the hard drive of your electronic device when you visit a website. These files can be used by websites to make a user's experience more efficient. The information collected by the cookies includes the number of site visitors, where visitors come to the site from and the page they visited.

OUR USE OF COOKIES

We may place and access certain cookies on your device and may collect your data automatically via cookies, in line with the cookie settings on your browser. We use cookies for the following purposes:

Delete those bullet points which are not relevant to your website. You need to discuss with your web developer what cookies are present on your website and what their functions are.

* To improve the performance of our website by understanding what works well;
* To measure the effectiveness of our online advertising and marketing communication;
* To enable us to collect information about how our website is used;
* To improve user experience by enabling us to determine customer preferences;
* To deliver relevant online advertising to you both on our website and elsewhere. This enables us to use the information gathered to advertise on third party websites.

THE COOKIES THAT WE USE

All cookies used by this website are in accordance with current UK and EU Cookie Law.

Before the website places Cookies on your computer, you will be presented with a Notice requesting your consent to those Cookies. By giving your consent to the placing of Cookies, you are enabling us to provide you with a better experience and service. You may if you wish, deny consent to the placing of Cookies; however certain features of the website may not function fully or as intended.

The website may place the following cookies:

Delete those bullet points which are not relevant to your website. You need to discuss with your web developer what cookies are present on your website and what their functions are.

* **Strictly Necessary Cookies.** These are Cookies that are required for the operation of our website. They are necessary for the safety, security and integrity of the site. They perform a task or operation without which a site's performance would be compromised. For example, they help support the structure of the pages that are displayed to you, help to improve navigation and allow you to return to pages you have previously visited. This type of Cookie only lasts for the duration of the time you are visiting the website. When you leave the website, they are deleted automatically.
* **Performance Cookies or Analytical Cookies.** They allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. These cookies are used to determine usage of a site, they may track an individual user, but only to allow a user’s journey through the site. They are not used for targeting adverts. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily. The data is aggregated and anonymised, which means we cannot identify you as an individual.
* **Functionality Cookies.** These are used to recognise you when you return to our website. Functional Cookies help a site work well, they enable additional features which can make the user experience better. These Cookies will remain on your device until you choose to clear it.
* **Targeting Cookies.** These Cookies will collect information about your browsing habits and allow us to show you adverts while you are browsing our site and other sites on the internet. They help us to understand the performance of our marketing activities and improve the relevance of the adverts that you see.

A list of the actual Cookies that we currently use, can be provided on request.

RESTRICTING AND BLOCKING COOKIES

You can stop Cookies being used on your device by changing the settings on your web browser that allows you to block the deployment of all or some Cookies. Please visit [www.allaboutcookies.org](http://www.allaboutcookies.org/) to find out how. Please note, if you use your browser settings to block or delete Cookies, you may not be able to access all or parts of our site and you may lose any information that enables you to access the website more quickly and efficiently including but not limited to, personalisation settings.

It is recommended that you ensure that your internet browser is up-to-date and that you consult help and guidance provided by the developer of your internet browser if you are unsure about adjusting your privacy settings.

CONTACT US

If you have any questions regarding this policy please contact us via mortgages@starglowfinance.co.uk.

POLICY CHANGE

This cookie policy was most recently updated in Sep 2021 and may be changed at any time.

**COOKIE NOTICE (Option 2)**

We use cookies to improve your online experience. Some of these cookies are necessary to make the site work. We use other optional cookies to understand how the website is used, personalise content and ads, to provide social media features and to analyse our traffic. All our cookie data is anonymised. Please let us know if you agree to these optional cookies. Find out more about our cookie policy.

**COOKIE POLICY (Option 2)**

The law states that we can store cookies on your device if they are strictly necessary for the operation of this site. For all other types of cookies, we need your permission. This site uses different types of cookies. Some cookies are placed by third party services that appear on our pages.

You can at any time change or withdraw your consent from the Cookie Notice on our website.*.*

When someone visits our website we use a third-party service to collect standard internet log information and details of visitor behaviour patterns. We do this to find out things like the number of visitors to various parts of the site. This information is processed in a way which does not identify any individual.

Below is the list of the cookies that we have on our site and information regarding their purpose and function.

visitors interact with websites by collecting and reporting information anonymously.

Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third-party advertisers.

Unclassified cookies are cookies that we are in the process of classifying, together with the providers of individual cookies.