

## Cookie Policy

Version 2. 2026

### What is a cookie?

A cookie is a small file that is stored on your web browser or the hard drive of your computer when you visit our website. Cookies enable websites to improve their service, estimate the number of website visitors and usage patterns, store information about visitor preferences, and recognise visitors when they return to the website. Cookies can be first-party (set by us) or third-party (set by another organisation). They may be session cookies (deleted when you close your browser) or persistent cookies (stored for a longer period).

### Why we use cookies

We use cookies to give you the best online experience. Some cookies are essential for our website to function and to provide secure services such as loan applications and account management. These cookies are always active.

Other cookies are optional and help us remember your preferences, personalise your experience, and understand how visitors use our website so we can improve our services. **We will only use optional cookies if you give your consent**, and you can change your cookie settings at any time using our cookie banner or settings tool.

Information collected through analytics cookies is aggregated and does not identify you personally. Where cookies collect information that is considered personal data under UK GDPR, we process that data in accordance with our [Privacy Notice](#).

### Types of cookies we use

#### Essential cookies and technologies

Essential cookies and similar technologies are necessary for our website to function properly. They enable core features such as remembering your privacy choices, maintaining security, and ensuring that the site operates as expected. These technologies do not store information that identifies you and cannot be turned off.

#### Examples include:

- Tools used to store and manage your consent preferences (such as the Usercentrics Consent Management Platform).
- Identifiers required to record and retrieve your consent decisions.

## **Functional cookies and technologies**

Functional cookies and similar technologies help us understand how visitors use our website and support features that improve performance and user experience. They may also load tools that show you advertising that is more relevant to your interests and help us measure the effectiveness of our marketing.

These technologies are optional and are only used with your consent.

### **Examples include:**

- Tools that manage and load scripts used for analytics, performance measurement, or marketing (such as Google Tag Manager).
- Technologies that support customer communication and interaction (such as Intercom).

## **Managing your cookie choices**

You can manage your cookie preferences at any time using our cookie banner or settings tool. You can choose to:

- Accept all optional cookies
- Reject all optional cookies
- Select which categories of optional cookies you want to allow

You can also control cookies through your browser settings, including blocking or deleting cookies. The website of your browser will provide details of how to do this. If you block cookies, you may not be able to fully use our website (or part of our website) or fully receive the services we provide.

To find out more about cookies, including how to see what cookies have been set and how to block or delete cookies, visit the Information Commissioner's Office (ICO) website.