



Cookies policy
V1.0 - July 2023

We use a variety of different technologies on our website. These technologies include (but are not limited to) cookies, scripts, fonts and images. Some of these are considered as necessary for us to deliver the website to you. Others are used to enhance our understanding of how you use our website, or to assist in our marketing activities.

The purpose of this notice is to explain how we use such technologies and the third parties we work with, and to provide you with clear information about their purpose. It also explains how you can control your online preferences.

New regulations will change the way in which the use of cookies is governed in the future and we'll update this notice once those changes come into effect. We may also revise this notice from time to time. If we make any material changes to the way we use these technologies, we will prominently publish the changes on our website.

Your online privacy

We promise to treat any personal information about you securely, fairly and lawfully. We are committed to protecting your privacy.

When we ask you to provide personal information online it will only be in response to you actively applying for or using one of our online products or services.

If you are giving us information for the first time, we shall explain the purposes for which we shall use it at that time. If you are a customer already, this explanation will be in our customer Privacy Notices, which you can find on our individual brand websites listed at the bottom of this page.

Cookies – what are they?

A “cookie” is a small text file that’s stored on your computer, smartphone, tablet, or other device when you visit a website or use an app. They contain specific information relating to your use of our web site or app, such as login credentials; your preference settings or tracking identifiers.

Cookies are set by our web server, your browser and the web servers of the third parties whose cookies we deploy on our websites and apps. They can be read, updated or deleted by those same servers each time you visit our website, depending on the type of cookie.

Some cookies are deleted when you close your browser. These are known as session cookies. Other cookies (such as tracking cookies or authentication cookies) remain on your device until they expire, or you delete them from your browser. These are known as persistent cookies and enable us to remember things about you as a returning visitor.

This website uses persistent cookies.

Some cookies can impact your fundamental rights to privacy and the protection of your data. As such, we require your consent before they can be accessed or stored on your device. For this reason, we limit our use of cookies as explained below.

Cookies – how we use them

We use cookies and other similar technologies to:

- Provide products and services that you request and to provide a secure online environment
- Deliver marketing and to manage our marketing relationships with our third-party marketing partners
- Assists us to identify when marketing campaigns have been effective and enable us to provide targeted marketing.
- Give you a better online experience and track website performance
- Help us make our website more relevant to you.

Here we explain a bit more about each of these types and how you can control their use.

Strictly Necessary Cookies

These are cookies that are essential for the safe operation of our website and for us to provide a product or service you have requested.

Without these cookies we are unable to provide some products or services that you might request. This category of cookies cannot be disabled.

These cookies are used to:

- enable you to log into the secure areas of our website
- track errors on our website and enable us to report incidents to our regulators
- deliver interactive services, such as:
 - online banking
 - product applications
 - webchat
 - call-backs
- keep our website secure and protect against online fraud
- record your preference regarding our use of cookies on your device.

Customer Experience

These are first-party cookies that we use to generate reports based on data from visits to the website, without knowing who the visitor is. These cookies help us to gain insight of the pages that have been visited to help inform the optimisation of website layouts and visitor journeys.

These also include cookies that help us improve the visitor journey through presenting applicable content around products and services based on a visitor's navigation around the site without knowing the personal identity of the user.

Using cookies to track the most visited areas of our website and to identify when users encounter errors on the website, will help us ensure that our website layout is optimised to remove confusing or ineffective content.

You can switch these cookies off at any time by visiting your Cookies Preference Centre.

Performance Cookies

These cookies are set by us or our third-party analytics providers and allow us to record certain information about you, such as the pages you visit on our web site; how many times you visit our website; and links you might click on.

We use this type of cookie to understand and analyse how visitors use our online services and look for ways to improve them. For example, a cookie might tell us that lots of people give up on an application process at a particular step – so we can try to make that step easier to complete.

The third-party analytics providers may also collect other information about you such as your IP address, your geographical location, what type of device you are using and information about the device. This information can be used to create a unique fingerprint to help further identify you on other webpages you might visit and can be used to create a profile of your online activities and interests.

You can see more information about which third-party analytics providers we use and switch these cookies off by visiting your Cookies Preference Centre.

Functionality Cookies

These cookies remember your preferences and tailor the website to provide enhanced features. Without these cookies, we cannot remember your choices or personalise your online experience.

We use this type of cookie to:

- Make online banking login faster by remembering you between visits on your personal devices

- Simplify online transactions by remembering the last account you used and showing it as the default for your next transaction
- Display your mini-statements as you like them by remembering which panels you've expanded and collapsed
- Remembering relevant information as you browse from page to page to save you re-entering the same information repeatedly
- Provide enhanced features, such as playing videos or allowing you to post a comment.

Targeting Cookies

These cookies are set by us (or our third-party marketing partners, which may include social media platforms such as Facebook, Twitter and LinkedIn amongst others, and video streaming platforms such as Youtube) and are used to deliver onsite or offsite adverts relevant to you and your interests and to help measure the effectiveness of advertising campaigns. These cookies are called retargeting cookies and can track your browsing history and online activities across websites to create a profile of your online activities and interests.

This information is shared with our third-party marketing partners and will enable us to serve you with advertising when you visit other sites (for example, to remind you of products or services you may have shown an interest in or to provide you with special offers). This could include information about your browsing activity, your device's IP address, cookie string data (which is used to identify the device type, operating system and browser), data about the online ads we have served to you and your interaction with those ads. We also work with third parties who may place cookies on your web browser to enable us and other advertisers to serve you with advertising based on your browsing and online search activity.

This may involve transferring information to countries outside of the UK and European Economic Area (which includes countries in the European Union as well as Iceland, Liechtenstein and Norway). Where required, we will put in place appropriate data transfer mechanisms to ensure compliance with relevant data protection laws.

You can see more information about which third-party companies we partner with and switch these cookies off by visiting your Cookies Preference Centre.

How to control and delete cookies

Preference Centre - If you want to restrict or block the cookies on our site, you can do this at any time through your Cookies Preference Centre by clicking on the 'Manage Preferences' button below. The tool will record when you have consented to our use of cookies and will ask for consent again periodically to ensure users stay up to date with changes to our cookie and privacy policies. Essential cookies cannot be disabled. The tool specifically controls the cookies set by using our website (including third party cookies set by us) and it cannot be used to block cookies on third-party websites which are on your device and which we have not set.

Browser Settings – Many of the cookies used on our website can be enabled or disabled through your browser settings. The 'help' function within your browser should tell you how, or you can find out by visiting: <http://www.allaboutcookies.org/manage-cookies/clear-cookies-installed.html>, or search the internet for other independent information on how to delete cookies. You can set your browser to delete all past cookies and to disallow third-party cookies.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit <http://www.youronlinechoices.com/uk/your-ad-choices>. Alternatively, you can search the internet for other independent information on cookies.

If you delete cookies relating to this website, we will not remember things about you, and you will be treated as a first-time visitor the next time you visit the site.