# **Cookies Policy**

# This Cookies Policy sets out the basis on which we, Oscar Windebank use cookies and similar technologies on or in relation to our website, <https://www.oscarwindebank.co.uk> (our **website**). This Cookies Policy is effective from March 2023

# ‘Essential’ cookies are automatically placed on your computer or device when you access our website or take certain actions on our website. ‘Non-essential’ cookies and other technologies are only placed on your computer or device if you have consented to us doing so. For information on the difference between essential and non-essential cookies, see the section below entitled About cookies.

# For information on how you consent and how you can withdraw your consent to us placing non-essential cookies and other technologies on your computer or device, see the section below entitled How to accept or reject cookies.

# **Contents**

* [**About cookies**](#a)
* [**List of cookies used**](#b)
* [**Essential cookies**](#c)
* [**Non-essential cookies**](#d)
* [**Web beacons**](#e)
* [**Facebook Pixel**](#e)
* [**How to accept or reject cookies**](#f)

# **About cookies**

**What are cookies?**

Cookies are small data files sent by a website’s server to a web browser, processor memory or hard drive and stored there. They can be used for a range of different purposes, such as customising a website for a particular user, helping a user navigate a website, improving that user’s website experience, and storing that user’s preferences and login information.

**Essential and non-essential cookies**

Cookies can be classified as either ‘essential’ or ‘non-essential’.

Essential cookies: these are cookies that are either:

* used solely to carry out or facilitate the transmission of communications over a network; or
* strictly necessary to provide an online service (e.g. our website or a service on our website) which you have requested.

Non-essential cookies: these are any cookies that do not fall within the definition of essential cookies, such as cookies used to analyse your behaviour on a website (‘analytical’ cookies) or cookies used to display advertisements to you (‘advertising’ cookies).

# **Session and persistent cookies**

Cookies can be classified as either ‘session’ or ‘persistent’, depending on how long they last after they are placed on your browser.

Session cookies: session cookies last for as long as you keep your browser open. They expire when you close your browser.

Persistent cookies: persistent cookies expire at a fixed point in time or if you manually delete them from your browser, whichever occurs first.

# **First and third party cookies**

Cookies can be classified as ‘first party’ or ‘third party’.

First party cookies: these are cookies placed on your device by our website domain.

Third party cookies: these are cookies placed on your device by third party website domains.

If you require further information about cookies in general, please visit [www.allaboutcookies.org](http://www.allaboutcookies.org)

# **List of cookies used**

# We use the following cookies on or in relation to our website:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Cookie** | **Essential or Non-essential?** | **Type of cookie** | **First or Third party?** | **Session or Persistent?** | **Expiry Time** | **Purpose** |
| *AWSALBCORS* | Essential | *Functional* | *Third party* | Session | 6 days | Optimise user experience |
| *HS* | Essential | *Functional* | *First party* | Session | 0  | Provides browser security |
| *SSR-CACHING* | Essential | *Functional* | *First party* | Session | 1 Day | Cache function |
| *XSRF-TOKEN* | Essential | *Functional* | *First party* | Session | 0 | Provides browser security |
| *fedops.logger.sessionId* | Non Essential | *Analytical* | *First party* | Persistent | 12 Months | Analytical cookie |
| *SVSESSION* | Non Essential | *Analytical* | *First party* | Session | 2 Years | Analytical cookie |

# **Essential cookies**

These are cookies which are strictly necessary for our website to be able to operate or to provide you with a service on our website which you have requested. We use the following essential cookies on our website:

* first party session cookies to remember your input when you fill in an online form over several pages on our website. These cookies are: SSR-CACHING

# How to opt out of essential cookies

# Most browsers allow you to block all cookies, including essential cookies. Please note, however, that if you block all cookies, parts of our website and its functionality may not work or display properly.

# You can delete existing cookies from your browser by clearing your browsing data and ensuring that the option to delete cookies is selected.

# For more detailed information on how to accept and reject cookies, including guidance for specific browsers, please see the section below entitled How to accept or reject cookies

# **Non-essential cookies**

We use the following types of non-essential cookies on our website:

* **Functional cookies**
* **Analytical (or performance) cookies**
* **Targeting (or advertising) cookies**

# **Functional cookies**

These are cookies that are designed for purposes such as enhancing a website’s functionality. These are either not strictly essential for the website or functionality which you have requested to work, or are cookies which serve non-essential purposes in addition to their essential purpose. We use the following functional cookies on our website:

* Third party session cookies to improve our website’s appearance our website and personalise it for you. These cookies are: AWSALBCORS These cookies expire after 6 Days.

How to opt in or out from functional cookies

See the section below entitled How to accept or reject cookies

# **Analytical (or performance) cookies**

Analytical (or performance) cookies track and gather data about what a user does on a website. These cookies are not essential for our website or its functionality to work. We use the following analytical cookies on our website:

* first party persistent cookies to analyse users’ access to and use of our website and its features. These cookies are: fedops.logger.sessionId. These cookies expire after 12 months.

The information we collect using analytical cookies is collected on an anonymised basis.

More information

Google Analytics cookies are classified as first party cookies as they are set by our website domain, although Google collects and processes information from our use of Google Analytics. To find out more about how Google handles information collected from Google Analytics, see Google Analytics’ privacy policy, which is available here: <https://support.google.com/analytics/answer/6004245>

For information on how Google uses data from cookies it uses, please visit [www.google.com/policies/privacy/partners/](https://www.google.com/policies/privacy/partners/)

How to opt in or out from analytical cookies

See the section below entitled How to accept or reject cookies

To opt out of Google Analytics tracking across all websites in general, you can do so here: <http://tools.google.com/dlpage/gaoptout>

# **Targeting (or advertising) cookies**

Targeting (or advertising) cookies record information about your visit to and use of our website, for advertising purposes. We use the targeting cookies for the following purposes on our website

* first party session cookies to display advertisements to you based on your interests and to measure their effectiveness. These cookies are: SvSession. These cookies expire after 2 years.

How to opt in or out from advertising cookies

See the section below entitled How to accept or reject cookies

Processing information about you contained in or obtained from advertising cookies

we process information about you contained in or obtained from advertising cookies in our legitimate interests.

More information

For information about the cookies Google uses in relation to the above, see the ‘Advertising’ section on the Types of cookies used by Google page in Google’s cookies policy, which is available here: <https://www.google.com/policies/technologies/types/>

For information about how Google uses data from cookies for its own purposes, please visit the following link [www.google.com/policies/privacy/partners/](https://www.google.com/policies/privacy/partners/)

How to opt in or out from third party cookies

See the section below entitled How to accept or reject cookies

# **Other technologies**

**Web beacons**

We and any marketing companies we use also embed web beacons in our marketing emails and/or on our website. Web beacons are small GIF image files which enable us to track your receipt of our marketing emails, how often you view our adverts or website pages, your location, IP address and browser information. Web beacons are activated whenever you open a marketing email or access a page on our website which contains a web beacon. Web beacons transmit data when you view them but are not capable of accessing any other information on your computer. Web beacons are not stored on your hard drive unless you download a GIF image containing them.

Some (but not all) browsers enable you to restrict the use of web beacons by either preventing them from sending information back to their source (for example, when you choose browser settings that block cookies and trackers), or by not accessing the images containing them (for example, if you select a ‘do not display images (in emails)’ setting in your email server).

How to opt in or out

See the section below entitled How to accept or reject cookies

**Facebook Pixel**

We use Facebook Pixel on our website. Facebook Pixel is a tracking code which allows us to track and monitor the success of advertisements we use on Facebook and to improve the effectiveness of those advertisements by recording information such as the device you used to access our website and the actions you took on our website using cookies. We may also use Facebook Pixel to create retargeting advertisements and custom audiences for our advertisements on Facebook and on our website.

Facebook aggregates data gathered from our use of Facebook Pixel on our website with data it gathers from other sources, in order to improve and target advertisements displayed on its website or via its services, to improve its systems and to provide measurement services to third parties which use Facebook’s advertising services. You can find out more about how Facebook handles information they collect about you and other individuals by accessing their privacy policy, which is available here: <https://www.facebook.com/about/privacy>

How to opt in or out

See the section below entitled How to accept or reject cookies

# **How to accept or reject cookies**

There are a number of different ways in which you can accept or reject some or all cookies and similar technologies You are welcome to block the use of some or all of the cookies we use on our website. However, please be aware that doing so may impair our website and its functionality or may even render some or all of it unusable.

You should also be aware that clearing all cookies from your browser will also delete any cookies that are storing your preferences, for example, whether you have accepted cookies on a website or any cookies that are blocking other cookies.

You can find more detailed information about cookies and adjusting your browser settings by visiting [www.allaboutcookies.org](http://www.allaboutcookies.org)