### 1. WHAT IS A COOKIE?

1.1 Cookies are data, stored in small text files on your computer as you browse the web. In and of themselves, cookies are harmless bits of text that are locally stored and can easily be viewed and deleted. Cookies allows the website to "remember" your actions or preferences over a period of time.

## 2. TYPES OF COOKIES

- 2.1 Cookies can be classified by their lifespan and the website to which cookies belong. Lifespan of cookies are either:
  - Session cookies that are temporary and deleted once the user closes their web browsers;
  - Persistent cookies may stay on your computer for a long time after the session is ended.
- 2.2 Website cookies are either;
  - First party cookies that belong to the website you are browsing, e.g. cookies used to identify you when you login;
  - Third party cookies belong to a different website to the website you are visiting, e.g. advertising tracking cookies.

#### 3. THIRD PARTY PROGRAMS

- 3.1 We use cookies to assist us in securing your trading activities and to enhance the performance of our website. Cookies used by us do not contain any personal information nor do they contain account or password information. They merely allow the site to recognize that a page request comes from someone who has already logged on.
- 3.2 We use the following types of cookies:
  - 3.2.1 Essential/Strictly Necessary
    - (i) Essential/Strictly Necessary cookies help make a website usable by enabling basic functions like page navigation, request for services and access to secure areas of the website. The website cannot function properly without these cookies. These cookies do not store any personally identifiable information.
    - (ii) 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.
  - 3.2.2 Performance/Analytics Cookies



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- (i) Performance/analytics cookies collect information about how you use the website, which pages you visit and if you have errors. These cookies allow us to count visits and traffic sources, so we can measure and improve the performance of our site. They help us to know which pages are the most and least popular and see how visitors move around the site. These cookies do not store any personally identifiable information.
- 3.2.3 Functional Cookies
  - (i) Functional cookies enable a website to remember and record information about choices that you have made, and they also allow us to tailor the website to suit your needs. These cookies do not store any personally identifiable information.
- 3.2.4 Targeting Cookies
  - (i) These cookies may be set through our site by our advertising partners, e.g. DoubleClick by Google. They may be used to build a profile of your interests and show you relevant adverts on other sites.
  - (ii) If you do not allow these cookies, you will still see the same number of advertisements, however they may be less relevant to you. These cookies will be on by default but can be managed directly by visiting Google's Ads Personalisation and/or Your Online Choices.
  - (iii) We may share Web site usage information about visitors to the website with reputable advertising companies for targeting our Internet banner advertisements on this site and other sites. For this purpose, pixel tags (also called clear gifs or web beacons) may be used to note the pages you have visited. The information collected by the advertising company through the use of these pixel tags is not personally identifiable.
- 3.2.5 Third Party Cookies
  - (i) Third party cookies are presented by companies with whom we work as part of our marketing initiatives. The third parties that we use, and the purpose of their tracking can be seen in the table below.

Туре	Third	Description	Expiry	Opt-out mechanism
	Party			
Targeting	Google	Website traffic	2 years	Using web browser.
	Analytics	analysis		
Targeting	Double		30 days	http://www.youronlinechoi
	click			ces.com/ie/your-ad-choices
Performance	Visual	A/B testing software	Between 100	Using web browser.
	Web	which we use to test	days and 10	
	Optimizer	variations of web	years	



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pages to see which	
one works best.	

- (ii) These third-party cookies are used to measure the effectiveness and performance of our pay per click advertising and display banners on third party websites. Whilst they do collect your data, we have endeavoured to ensure that the information they collect is anonymised.
- (iii) Third cookies:
  - (a) Measure the effectiveness of our advertising initiatives;
  - (b) Provide information to our partners about your visit to their website;
  - (c) Gather information that may be used to advertise to you on other third-party websites;
  - (d) Send targeted advertisements to you on third party websites;
- (iv) We do not guarantee that the lists of third party cookies set out above are up-to-date, but we will use our reasonable endeavours to update our cookies policy if any changes occur.

#### 4. YOUR CHOICES

- 4.1 If you wish to block cookies, you may do so through your browser's settings. You can delete cookies that are already on your computer and you can set your browser to prevent them from being placed going forward. Please refer to the browser's help menu for further information. However, please bear in mind that disabling cookies may adversely affect your user experience on the Service.
- 4.2 For more information on how to manage your cookie settings in respect of third party cookies please go to www.allaboutcookies.org. If you are primarily concerned about third party cookies generated by advertisers, you can turn these off by going to http://www.youronlinechoices.com.

