Introduction

We are committed to safeguarding and respecting the privacy of your personal data. This Privacy Policy explains what personal data we will collect from you and how we will use it.

This policy applies where we are acting as a data controller with respect to your personal data; in other words, where we determine the purposes and means of the processing of that personal data.

Please read the following information carefully to understand our practices regarding your personal data.

When you provide your personal details to us we use your information for our legitimate business interests to carry out our credit broking services.

Date Published: 26TH November 2026

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1. I need to know the details of the Data Controller

1. This website is owned and operated by *Aspire Money Limited, Citrus Loans which is a trading name of Aspire Money Limited.*

2. We are registered in England under FCA registration number 681346, and our registered office is at Unit 1, Castle Court 2, Castlegate Way, Dudley, West Midlands DY1 4RH

3. Should you wish to confirm our registration details please click here

4. We are also registered with the Information Commissioners Office; under registration number Z1262766. Should you wish to confirm our registration details please click here

5. If you would like any further information on this policy, please contact us:

   (a) by post to the postal address: PO BOX 15799, Solihull, B93 3GA

   (b) using our website contact form

   (c) by email using compliance@aspiremoney.co.uk

2. Why we collect your personal data?

1. We are a credit broker, and in order to establish your general eligibility against the lenders on our panel product criteria, we will need to collect and process certain categories of your personal data.

2. We will process the information contained in any enquiry you submit to us regarding our services. This information will be processed for the purposes of providing our services to you which will be finding you a lender to assist you with the loan options you are searching for

3. We and the panel of lenders will retain and use the personal data you provide us for statistical analysis and analytics regardless of whether or not you take up a loan with one of the lenders on our panel. Where we do this, we take strict measures to ensure that your personal data cannot be identified

4. Aspire Money may share a small amount of customer information with trusted companies to help confirm details, find or contact customers if needed, recover fees, or support our lending partners — but only when it's necessary and done safely, following data protection rules.

5. We use third-party website analytics and session-recording services to understand how visitors interact with our website, identify technical issues, improve website functionality and enhance the customer experience.

3. What is our lawful basis for processing of your personal data?

Activity	GDPR Lawful Basis for Processing
Assessing product eligibility As a credit broker, we match your personal and financial circumstances to the lenders on our panel products and lending criteria. In order to do this, we collect information either directly from you or through an introducer you have approached. As the first stage in this process, we will assess your general eligibility for the lenders' products by undertaking a number of checks with credit reference agencies and fraud prevention agencies.	We require your personal information so that we can obtain the options available to you from the lenders on our panel. It is also in our legitimate interests, when you approach us, to undertake a number of checks to assess your eligibility for a loan against our panel of lenders products. In some cases, we must undertake these checks to comply with a legal obligation, for example under anti-money laundering regulations. We have a regulatory obligation to assess whether you will meet the lenders criteria for a loan and to ensure you do not over-commit yourself. Our vulnerability checks are also designed to protect your vital interests. In carrying out this initial assessment, we may use automated decision systems that enable us to speed up our assessment.However, if we do this, you can ask us to assess your application manually if you wish.
Matching you with a lender on our panel	At this stage, working on behalf of one or more of the lenders on our panel, we are processing your information because it is necessary for us to assess your application against lenders' criteria and provide you with any options that are

Once we have completed our own checks, we will assess which lender meets your requirements based on your circumstances. We do this by using the lenders' underwriting criteria and the process is very similar to our own checks and includes a soft credit search which is an initial review of your credit history that is held with the credit reference agencies.	available to you before your application is submitted to the lender. In carrying out this assessment, we may use automated decision systems based on one or more of the lenders' underwriting criteria. Again, this speeds up our assessment, but you can ask us to assess your application manually if you would prefer.
Maintaining records of your application For legal, regulatory and administrative purposes we shall retain your personal information securely on our systems until there is no longer any requirement to retain it.	We have legal and regulatory obligations in respect of identifying fraud, money laundering and financial crime. As a business regulated by the Financial Conduct Authority, we also have regulatory reporting obligations. We will also retain your information in other circumstances where we have a legitimate basis for doing so, such as record keeping, dealing with any enquiries or complaints from you and internal administration.
Website analytics and session recording We use Smartlook to monitor website interactions, identify technical issues and improve the customer journey.	We rely on your consent under Article 6(1)(a) of the UK GDPR. You may withdraw your consent at any time through our cookie preference settings.
Use of Legitimate Interests – Tracing and Collections Aspire Money is a regulated credit broker and not a lender. However, in certain circumstances, we may share limited personal information with third-party tracing or debt collection partners. This activity is undertaken only where it is necessary and proportionate to protect Aspire Money's legitimate business interests or to support our partners in accordance with agreed brokerage services. This may occur when:	We rely on the lawful basis of legitimate interests under Article 6(1)(f) of the UK GDPR to do this. Our legitimate interest lies in the recovery of business-related debts, maintaining accurate records, and supporting our lending partners in responsible customer management. We always ensure that: • Only information that is relevant and necessary for the specific purpose is shared.

• **Commercial reconciliation:** Where necessary and proportionate, we may process limited personal information to investigate discrepancies, reconcile commercial payments or verify information relating to our brokerage services. Consumers are not liable for commission clawbacks arising from commercial arrangements between Aspire Money and its business partners. • **Partner support:** Where a lender, provider, or other partner introduced through our brokerage services requires assistance in re-establishing contact with a customer. All processing of personal information for these purposes is carried out under the legitimate interests lawful basis. The impact on individuals is minimal, and customers are informed of this possibility and retain the right to object at any time.	• All third-party partners are contractually required to handle personal data securely and to use it solely for the agreed purpose. • Customers are informed of this activity within our Privacy Notice and may object to such processing at any time.

You have the right to opt out, regarding the future processing of your information.Opting out will not affect the lawful basis for processing of your data before you opted out.

In order to do this, please use any of the preferred methods of communication below

a) by post, to the postal address PO BOX 15799, Solihull, B93 3GA

b) using our website contact form

c) by email using compliance@aspiremoney.co.uk

4. How we obtain your personal Information?

There are different ways in which we obtain your data

- From our website, if you complete our online application form
- If you telephone us to make a loan application

- Certain Lenders and Financial Brokers may pass your information to us, should they be unable to assist you with a loan. Please note that if this is the case we will provide you with the identity of these individual firms.

5. **Categories of data we collect from you**

The categories of data that we collect are as follows:

- Collecting and recording details about any health issues you may have which may affect your understanding of our application process. Our vulnerability checks are designed to protect your vital interests.
- Loan amount you require
- Your name and date of birth
- Partner name and date of birth (should you request a joint application)
- Address Details
- Employment Details
- Partner Employment Details (should you request a joint application)
- Mortgage Details or Tenancy Details
- Bank Details
- Other Income & Expenditure you might incur
- Your Financial Status I.e. Bankruptcy, Defaults &Missed Credit Payments, Count Court Judgements, Individual Voluntary Arrangement and Debt Management Plan
- Website interaction data, including pages visited, navigation, device and browser information, clicks, scrolling and session activity, where you have provided your consent.

6. Will we conduct a credit check?

In order to process your application, we will perform a soft credit check on you with one or more Credit Reference Agencies ("CRAs").

To do this, we will supply your personal information to CRAs and they will give us information about you. The information we will supply to the Credit Reference Agency will include information from your application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

The information which we and other organisations provide to the credit reference and fraud prevention agencies may be supplied by credit reference agencies to other organisations and used by them to perform similar checks.

If you are making a joint application or tell us that you have a spouse or financial partner, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before completing the application.

Soft credit searches are not visible to other companies so it has no impact on your credit rating or any future applications you may make.
We will use this information to:

- Assess your application against our panel of lenders criteria;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, detect fraud and money laundering;
- Ensure any options provided to you are appropriate to your circumstances.

We have included definitions to Soft and Hard credit searches below, to help you understand how these work

What is a soft credit search?

Not every instance of your credit report being checked by a lender will result in a visible 'footprint' being left on your report. There is such a thing as a 'soft credit search' or a 'soft credit check', which is recorded in your credit history, but is not visible to other lenders. This includes things such as identity checks and quotations, where a company confirms the details you have provided are correct when offering you a quote.

What is a Hard Credit Search?

Hard searches are initiated when you make a formal application to a credit product, like a credit card, loan, or mortgage. Hard searches provide the lender with full access to your credit report so they can make an informed decision regarding your application. Each formal credit application you make will initiate a hard search that will show on your credit report for a year. Too many of these marks in a short period of time can reduce your credit score and scare off potential lenders, as too many credit applications in a short period of time may be a sign you are struggling financially.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail which is accessible from each of the three CRAs.

The credit reference agencies used by us and our panel of lenders are Experian, TransUnion and Equifax.

Clicking on any of these three links will also take you to the Credit Reference Agency Information (CRAIN) document:

- **TransUnion** www.transunion.co.uk/crain

- **Equifax** www.equifax.co.uk/crain

- **Experian** www.experian.co.uk/crain

7. Do we conduct Fraud Prevention and Detection?

We may make searches of records held at fraud prevention agencies. If you give us false or inaccurate information and we confirm fraud, we will record this and may pass this information to fraud prevention agencies and other organisations to prevent fraud and money laundering. Law enforcement agencies may access and use this information.

We share personal data for crime and fraud prevention and the apprehension and prosecution of offenders.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

The information which we, other organisations and fraud prevention agencies provide to the credit reference and fraud prevention agencies about you and your financial associates may be supplied by the credit reference and fraud prevention agencies to other organisations and used by us and them for example to:

- Prevent fraud and money laundering,
- Verify your identity if you or your financial associate applies for other facilities including all types of insurance applications and claims,
- Assist other organisations to make decisions on credit and credit related services or other facilities,
- Trace your whereabouts and recover debts that you owe,
- Managing credit and credit related accounts and other facilities; and
- Undertake statistical analysis and system testing.
- Checking details on applications for credit and credit related accounts or other facilities.
- Checking details of job applicants and employees.

8. Reasoning and Justification for Tracing and Collections

As a regulated credit broker, **Aspire Money** does not directly hold, service, or collect repayment on loans.

However, in specific circumstances, limited tracing or collections activity may be undertaken where it is necessary to protect the commercial interests of the business or to support lender partners in accordance with agreed brokerage services.

Aspire Money may engage tracing or collections services where:

- **Commission recovery** is required, for example, where payments are subject to clawback due to early loan settlement, inaccurate customer information, or suspected fraudulent activity.
- **Lender support** is necessary, such as assisting partners in tracing customers who have become unreachable.

Although Aspire does not pursue the recovery of credit on behalf of lenders, these activities may be justified under the **legitimate interest's** lawful basis, as they meet the following criteria:

- **Purpose:** To recover fees or assist partners in locating and contacting a customer.
- **Necessity:** Alternative means of contact or recovery are unavailable.
- **Balance:** The impact on individual privacy is minimal; customers are informed of such processing and have the right to object.

Datatrac – Collections and Trace

To support collections and trace activities for financial institutions and creditors, we may also use Datatrac (www.datatrac.co.uk)

- Datatrac collects and processes personal data strictly in line with data protection and privacy laws, ensuring lawful and fair processing.
- Data is used only for legitimate business purposes such as locating individuals, verifying information, and managing debt recovery.
- Datatrac maintains rigorous security and confidentiality standards to prevent unauthorised access or misuse of personal data.
- Individuals also retain their full rights under the UK GDPR, including access, correction, and restriction of their personal data.

9.Who we share your information with

a) The panel of Lenders and specialist companies we work with

We work closely with various lenders and specialist companies to bring you a range of products and services designed to meet your needs. When you enquire about one or more of these products, the relevant lender/company will use your details to provide you with information and carry out their obligations arising from any application or contract you have entered into with them. These companies will be acting as a data controller of your information and therefore we advise you to read their Privacy Policy. These companies may share your information with us which we will use in accordance with this Privacy Policy.

Please see below a list of companies that we may share your information with

Evlo: Trading name of Everyday Lending Limited *Personal loans* Privacy policy | *Personal loans*	One Stop Money Shop *Personal loans* Privacy policy |
Motiv Finance *Vehicle finance / refinancing* Privacy policy |	Drafty: Trading name of GAIN Credit LLC *Running-account credit* Privacy policy |
Norwich Trust *Personal loans* Privacy policy |	Norton Finance *Credit broking / secured finance* Privacy policy |
Loans Warehouse Ltd *Credit broking / secured finance* Privacy policy |	Munzee Loans: Trading name of Loans 2 Go Limited *Personal loans* Privacy policy |
Multa: Trading Style of Twibli Limited *Credit broking / secured finance* Privacy policy	Propel Holdings Trading name of QuidMarket *Personal loans* Privacy policy |
Savvy.co.uk *Personal loans* Privacy policy	Rate Drop Loan: Trading name of Credit Labs Limited *Personal loans* Privacy policy |
Loans By Mal: Trading name of Monthly Advance Loans Limited *Personal loans* Privacy policy |	OakbrookAdvance *Personal loans* Privacy policy |
118 118 Money *Personal loans and credit cards – shared policy* Privacy policy	Match the Cash Limited trading as Sharemyloan.co.uk. *Personal loans* Privacy policy |
Salad *Personal loans* Privacy policy |	Zilch Technology Limited *BNPL / credit products* Privacy policy |
Wednesday Financial Services trading name of Clarke Hendrik Group Ltd *Credit broking / secured finance* Privacy policy |	Buffer : Trading name of Loans 2 Go Limited *Personal loans* Privacy policy |
Credit Spring : Trading name for Inclusive Finance Limited *Subscription-based credit / loans* Privacy policy |	Fluent Money *Credit broking / secured finance* Privacy policy |
Everything Financial Technologies Limited *Financial technology / eligibility services* Privacy policy |	

Where we submit your personal data to the lenders on our panel to assess your application against the lenders' criteria and provide you with an option, to which you subsequently decide you do not want to proceed with, please take note of the below regarding the retention of your data by the lender.

Some lenders will retain your information for statistical analysis and analytics, to defend possible future legal claims, under applicable statutory requirements and any relevant industry guidelines. Where your information has been passed over to lender(s) on our panel you will need to contact them or refer to the lender privacy policy regarding the data retention timescales.

In some circumstances, you have the right to ask that the lender erase your personal information where it is no longer required.

Those circumstances include:

- the personal data that they hold is no longer necessary in relation to the purposes for which it was collected or otherwise processed;
- you object to the processing under certain rules of applicable data protection law;
- the processing is for direct marketing purposes;
- the personal data have been unlawfully processed

However, there are exclusions of the right to erasure.

The general exclusions include where processing is necessary: for exercising the right of freedom of expression and information; for compliance with a legal obligation; or for the establishment, exercise or defence of legal claims.

If your information has been passed over to lender(s) on our panel you will need to contact them, requesting to exercise your right to erasure, regarding the information they hold about you.

b) Service Providers

We may provide your personal information to anyone who hosts or maintains data centres, service platforms and other infrastructure and systems on behalf of us, where your personal information is processed and/or stored;

Except as described above, we will not disclose your personal information to Third Parties, without your consent.

Please be reassured that we will not release your information to third parties beyond our firm and its trading styles for them to use for their own direct marketing purposes, unless you have requested us to do so, or we are required to do so by law, for example, by a court order or for the purposes of prevention of fraud or other crime.

Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to data.

We may transfer your personal information to a third party as part of a sale of some or all of our business and assets to any third party or as part of any business restructuring or re-organisation.

We may also disclose personal information about you to the extent required by Law, Court Order, by Government order or decree.

However, we will take steps with the aim of ensuring that your privacy rights continue to be protected.

The below table shows the list of Service providers that we will provide your personal information to

IomartHosting (Titan) Privacy policy	Connex One Privacy policy	Q-Contact Privacy policy
Smartlook Privacy policy	Everything Financial Services Limited Privacy policy	

c) Open Banking

Equifax and ConsentsOnline have been engaged by Aspire Money to share your account Transaction Data with the lenders on our panel as part of our Open Banking Service.

ConsentsOnline is registered with the Financial Conduct Authority as an Account Information Services Provider (AISP). ConsentsOnline will, with your permission:

- use your name and financial account details to request access to your financial account;
- collect your Transaction Data and (with the use of its subcontractor, AccountScore Limited – please see below) analyze and categorize your Transaction Data as instructed by you or the Approved Recipient;
- provide your Transaction Data and any Analysed Data to Equifax so that Equifax can make that information available to the Approved Recipient; and
- provide account information services directly to you, including by making your Transaction Data available to you via an online portal.
- Equifax has an agreement in place with Aspire Money to provide the above noted services via ConsentsOnline. This means that Equifax's processing of your personal data is more limited, and includes:
- verifying your identity and financial account details by comparing this information with the financial data it already holds about you; and
- making the Transaction Data and analysis of that data (provided by ConsentsOnline) available to the Approved Recipient.

To view Equifax and Consents Online Privacy Policy please click on the relevant link below

https://consents.online/Privacy

10. Will your personal data be transferred or processed outside the United Kingdom?

As part of our credit-broking services, your personal information may be transferred to or processed in countries outside the United Kingdom, including at our contact centre in South Africa.

Where we undertake restricted international transfers, we ensure that appropriate safeguards are in place in accordance with UK data protection legislation. These may include the UK International Data Transfer Agreement (IDTA) and appropriate transfer risk assessments.

You may contact us at compliance@aspiremoney.co.uk for further information about the safeguards applicable to your personal information.

11.How long we keep hold of your information?

a) Personal data that we process for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes.

b) **Personal data categories will be retained for a minimum period of 12 months following the date of your** enquiry, and for a maximum period of6 years following the date of your enquiry.

12.Will you be subject to automated decision making?

We may use automated decision systems once your loan application is submitted to us. This is done in an effort to ensure that we are able to assess your eligibility for a loan against our panel of lenders criteria and ultimately provide you with the loan options available for you to consider.

13. What rights do you have in respect of the personal data we hold about you?

Under the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018, you have the following rights in relation to your personal data:

1. The right to be informed.
2. The right of access.
3. The right to rectification.
4. The right to erasure.
5. The right to restrict processing.
6. The right to data portability.
7. The right to object.
8. Rights in relation to automated decision-making and profiling.
9. The right to lodge a complaint with a supervisory authority.

13.1 The right to be informed

You have the right to be informed about how we collect and use your personal data. This Privacy Notice explains what personal data we collect, why we collect it, the lawful basis we rely on, who we share it with, how long we keep it and the rights available to you.

If you have any questions about how we process your personal data, you may contact us using the details provided at the end of this Privacy Notice.

13.2 The right of access

You have the right to obtain confirmation as to whether we process your personal data and, where we do, to access that personal data together with certain additional information.

This information includes:

- the purposes of the processing;
- the categories of personal data concerned;
- the recipients or categories of recipients of your personal data;
- the retention period (where possible); and
- information about your rights.

Provided that the rights and freedoms of others are not adversely affected, we will provide you with a copy of your personal data. The first copy will be provided free of charge. We may charge a reasonable fee for additional copies or where requests are manifestly unfounded or excessive.

If your information has been shared with one or more lenders on our panel, you will need to contact those organisations directly to obtain copies of the personal data they hold about you.

13.3 The right to rectification

You have the right to have inaccurate personal data corrected without undue delay. You also have the right to have incomplete personal data completed, taking into account the purposes of the processing.

If your information has been shared with one or more lenders on our panel, you should contact them directly to request correction of any inaccurate information they hold.

13.4 The right to erasure

In certain circumstances, you have the right to request that we erase your personal data without undue delay.

These circumstances include where:

- the personal data is no longer necessary for the purposes for which it was collected or processed;
- you withdraw your consent (where processing is based on consent) and there is no other legal basis for processing;
- you successfully object to processing;
- the personal data has been unlawfully processed; or
- the personal data must be erased to comply with a legal obligation.

The right to erasure does not apply where processing is necessary:

- to comply with a legal obligation;
- for the establishment, exercise or defence of legal claims;
- for reasons of substantial public interest; or
- for other exemptions provided under applicable data protection law.

If your information has been shared with one or more lenders on our panel, you will need to contact those organisations directly if you wish to exercise your right to erasure in relation to the personal data they hold.

13.5 The right to restrict processing

In certain circumstances, you have the right to request that we restrict the processing of your personal data.

This applies where:

- you contest the accuracy of the personal data;
- the processing is unlawful but you oppose erasure;
- we no longer require the personal data, but you require it for the establishment, exercise or defence of legal claims; or
- you have objected to processing, pending verification of whether our legitimate grounds override your objection.

Where processing has been restricted, we may continue to store your personal data but will only process it:

- with your consent;
- for legal claims;
- to protect the rights of another person; or
- for reasons of important public interest.

If your information has been shared with one or more lenders on our panel, you will need to contact those organisations directly to exercise this right in relation to the personal data they hold.

13.6 The right to data portability

Where our processing is based on your consent or on the performance of a contract, and the processing is carried out by automated means, you have the right to receive the personal data you have provided to us in a structured, commonly used and machine-readable format.

Where technically feasible, you also have the right to request that we transfer this information directly to another data controller.

This right applies only where the legal requirements for data portability are met.

13.7 The right to object

You have the right to object to our processing of your personal data where the processing is based on our legitimate interests or the performance of a task carried out in the public interest.

You also have an absolute right to object to the processing of your personal data for direct marketing purposes.

If we process your personal data for direct marketing based on our legitimate interests, you may opt out at any time. Opting out will not affect the lawfulness of any processing carried out before your objection.

In most cases, rather than deleting your information entirely, we will suppress your details to ensure your preference not to receive future marketing communications is respected.

If your information has been shared with one or more lenders on our panel, you will need to contact those organisations directly to exercise your right to object in relation to the personal data they process.

13.8 Rights relating to automated decision-making and profiling

You have the right not to be subject to a decision based solely on automated processing, including profiling, where that decision produces legal effects concerning you or similarly significantly affects you, unless permitted by law.

Where we use automated decision-making, we will inform you of this and explain the significance and consequences of the processing. You may also have the right to request human intervention, express your point of view and contest the decision.

13.9 The right to lodge a complaint with a supervisory authority

If you believe that our processing of your personal data infringes applicable data protection law, you have the right to lodge a complaint with the Information Commissioner's Office (ICO), the UK's supervisory authority for data protection matters.

Information Commissioner's Office (ICO)

Telephone: 0303 123 1113

Website: https://ico.org.uk

We would, however, appreciate the opportunity to address your concerns before you contact the ICO. If you have a complaint or concern regarding our use of your personal data, please contact us by:

- Email: compliance@aspiremoney.co.uk
- Post: PO Box 15799, Solihull, B93 3GA

14. How to contact us should you wish to exercise any of your rights

You may exercise any of your rights in relation to your personal data by specifying the details of your request to:-

a) email us at: compliance@aspiremoney.co.uk

b) write to us at: PO BOX 15799, Solihull, B93 3GA

15. What happens if you don't provide your personal details?

In order to process your loan enquiry, we will require you to complete our online loan application, or telephone our contact centre and complete an application with one of our consultants. We require this information to assist you in finding loan options. If you do not provide us with this information, we will be unable to carry out our services to you as a credit broker.

For details of the personal data we collect, see Section 5 (Categories of data we collect from you).

16. I didn't give you my personal details, so what is its source and what types of personal data are you processing?

We may receive information about you if you use any of our other websites i.e. Citrus Loans which is a Trading name of Aspire Money Limited.

We also work closely with third parties for example other Credit Brokers, Business partners and Lenders who you may have contacted you to assist you with your loan enquiry. These third-party companies may have been unable to assist you with your enquiry and may have noticed that we could possibly assist you, in this case they will have passed your information to us, ensuring that you have been informed and have agreed to your information been processed in this way.

17. About cookies & Pixels

A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.

Cookies may be either "persistent" cookies or "session" cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.

Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies.

Like many other websites, this websiteuses cookies. 'Cookies' are small pieces of information sent by an organisation to your computer and stored on your hard drive to allow that website to recognise you when you visit. They collect statistical data about your browsing actions and patterns and do not identify you as an individual. For example, we use cookies to store your preferences, and to record session information, such as length of visit. Depending on the type of cookie we use, cookies also allow us to make our web site more user friendly, for example, permanent cookies allow us to save your password so that you do not have to re-enter it every time you visit our web site.). This helps us to improve our website and deliver a better more personalised service.

Below is a table of information which lists all cookies used on our website.

OWNERCOOKIE	COOKIENAME	COOKIE DESCRIPTION
Google Analytics	_utma	A Google Analytics cookie, which keeps track of the number of times, a visitor has been to the site, when their first visit was, and when their last visit occurred.
Google Analytics	_utmb	A Google Analytics cookie, which creates a timestamp of the exact moment when a visitor enters a site.
Google Analytics	_utmc	A Google Analytics cookie, which creates a timestamp of the exact moment when a visitor leaves the site.
Google Analytics	_utmv	Used for reporting in Google Analytics classifying the visitor.
Smartlook	SL_C*_DOMAIN	Website analytics and session recording to improve website functionality and customer experience.

Information regarding the use of Pixels

The pixels used, are not set up to collect personally identifiable data such as names, email addresses. As such the pixel tag can't be used to track anything back to an individual.

Third party media owner pixels – e.g. DBM, Quantcast etc

We have some of these pixels on our site, and these are used for the following techniques:

- Building an audience (retargeting, lookalike, exclusions)
- Optimising
- To model the data
- Reporting

18. Amendments to this Privacy Policy

We may update this policy from time to time by publishing a new version on our website.

You should check this page occasionally to ensure you are happy with any changes to this policy.