

## Cookie Policy

Cookies are used to help us provide an interactive and easy to use website. They are small text files that are stored on your hard drive or in your browser's cache memory.

### Cookie types

#### Session Cookies

This type of cookie is only active during the time you are using the website. As soon as you leave the site, it is deleted from your device or browser cache memory. For example, when you enter details on a form online, a cookie will be used to store the information you enter. If you then go back to a previous page, the cookie will remember the data you have entered so that you don't have to enter this again.

#### Persistent Cookies

These are cookies that will remain on your device after you have left the site or closed your web browser. They are typically used to remember settings.

#### Third Party Cookies

We have carefully selected other companies to work with in order to give the best service to our customers. Like most websites, we use 3rd party companies to provide analytics software. We use these as they are able to provide specialist software that would be expensive for us to develop ourselves. These companies use cookies to provide us with information about how people use our site. This information is completely anonymous and is only used to improve our website. Our website uses Google Analytics 3rd parties' cookies for analytics purposes.

### Cookie uses

Most websites use cookies but not all use them for the same purpose. The International Chamber of Commerce (ICC) has categorised cookies into four main groups. Below is a guide to these different types of cookies and how we use each type of cookie. Further information about the ICC's cookies can be found on The ICC website.

#### Strictly necessary cookies

These are essential in order for you to move around the website and use its features. Without these cookies, services you have asked for cannot be provided. 'Strictly necessary' cookies will not be used to gather information about you that could be used for marketing or remember where you've been on the Internet.

We use these cookies to

- Remember the information you have entered on forms so that you do not have to re-enter these details if you go back to a previous page.
- Identify you as being securely logged on to internet banking

#### Performance cookies

These cookies collect information about how visitors use a website. These cookies do not collect information that can identify a user of the site. All information these cookies collect is anonymous and is only used to improve the performance of the site.

We use these cookies to:

- Provide statistics about how people use our site, e.g. the number of visitors to a page
- Identify any errors that occur so that we improve our website
- Test different designs of our website.

Our website uses the following 3rd parties' cookies for analytics purposes:

- Google Analytics.

#### Functionality cookies

These cookies allow the website to remember the choices you make, such as your username or your location in order to provide enhanced and personalised features. For example a news website may store your location to provide you with the most up to date local news.

We use these cookies to:

- Remember the font size you set on some of our application forms.

#### Disabling cookies

Cookies can be disabled by changing the settings in your web browser. On the next page is a list of instructions on how to disable cookies for the most common web browsers.

## Disabling Cookies

Cookies can be disabled by changing the settings in your web browser. Details on how to do this in the most common browsers are detailed below. If your browser is not listed here, you can find out how to disable cookies in the browser help section or by contacting the manufacturer.

### Chrome

1. Click the spanner icon on the browser toolbar.
2. Select Settings.
3. Click Show advanced settings.
4. In the "Privacy" section, click the Content settings button.
5. In the "Cookies" section, you can change the following cookies settings:
  - Delete cookies
  - Block cookies by default
  - Allow cookies by default
  - Make exceptions for cookies from specific websites or domains.



Find out more on the Google Chrome help pages.

### FireFox

1. At the top of the Firefox window, click on the Firefox button ( or Tools menu in Windows XP) and then click Options.
2. Select the Privacy panel.
3. Set Firefox will: to Use custom settings for history.
4. Check mark Accept cookies from sites to enable Cookies, and uncheck it to disable them.
5. Choose how long cookies are allowed to be stored.
6. Click OK to close the Options window.



Find out more on the Mozilla Firefox help pages.

### Internet Explorer

1. At the top of the Internet explorer windw, select Tools then Internet Options.
2. Select the Privacy tab.
3. Use the slider to select the level you require, details of each level will display when you select them:
  - Block all cookies
  - High
  - Medium High
  - Medium
  - Low
  - Accept All Cookies.



Alternatively, you can manage cookies via the Advanced tab. Find out more on the Microsoft help pages.

### Opera

1. Select the opera in the top-left corner of the browser window.
2. Go to settings then Preferences.
3. From the Advanced tab, select Cookies.
4. Select one of the following options:
  - Accept
  - Accept only from the sites I visit
  - Never accept cookies
  - Manage cookies.



Find out more on the Opera help pages.

### Safari

1. Choose Safari then Preferences and click Security.
2. In the Accept cookies section, specify if and when Safari should accept cookies from websites.
3. To see an explanation of the options, click the Help button (looks like a question mark).



Find out more on the Apple support pages.