



COOKIE POLICY

What is a cookie and why do we use them?

A cookie is a very small text file that a website saves to your computer's hard disk. It is used to store any information that you give about yourself, or to save your preferences.

When you visit the One 77 Mortgages website, the time you visited, the duration of your visit and the pages you visited, are stored in an encrypted cookie on your hard disk. This allows you to browse our website faster.

Cookies will:

- allow our website to work properly, and help keep it secure
- help us understand how people use the website
- make the site quicker and easier to use by remembering information that you've entered
- improve your experience by showing you information that's relevant to you.

Cookies on our website, and tracking emails, re-marketing and analytics

When you browse our website we also collect data on how you use our website so that we better understand your interests and can make the content we provide more relevant and engaging to you.

We use this data for analytical purposes to understand trends and how the business works but the reports we produce do not identify individuals.

Further in this document you can find out what cookies we use and how you can turn them off should you so wish (subject to your browser functionality).

We use email tracking technology to capture information such as (but not limited to) the time and date our emails are opened, the type of device used and any links within the email clicked on. We may share this information with the organisations (for example, mortgage lenders) for the same purposes, but stipulate that they may not use your details for direct marketing unless they have your consent or an existing relationship with you and you have not previously opted out.

Keeping your information safe

At One 77, we understand how important it is to keep your personal information secure. We use a variety of technologies and procedures to protect your personal information from accidental or unlawful breaches of security. These include physical, organisational, and technological measures.

All information we process is encrypted in transit so that your personal and any financial information is secure. For example, where you share information with us online or we forward this to other organisations online we use HTTPS. Where you send documents to us via our secure online portal, no data is stored on our website database and the communications you send are received direct by your broker with no third party involvement.

We may need to share your information with third parties to carry out some of our services, including lenders and insurers amongst others. We require every third party that we share information with to apply appropriate security safeguards and comply with all the required laws and standards for protecting personal information.

The cookies we use let our websites store certain types of information, and not others.

Our website will:

- allow you to share pages with social networks
- remember what pages you have visited on our site
- send your browsing session data (date, time, pages visited, duration) to Google for analytical purposes. This information is only available to One 77 Mortgages marketing department.
- keep a record of any online conversation you have with us (Drift Chat)

Our website will not:

- store your results when using our tools and calculators
- store any personal information about you
- ask you to login to any areas - with the exception on official Introducers and business partners
- ask you to leave any personal data.

The types of cookies we use

There's lots of different cookies with different purposes. The ones we use fall into four categories:

Necessary cookies

These cookies let you move around our websites and use all the features. Without them, you wouldn't be able to perform tasks such as use forms to contact us or use our calculators.

Performance cookies

These help us improve the way our website works. The information they collect is sent to our secure Google Analytics account. They tell us how people use the website, which pages are viewed most often, and whether any errors have occurred.

Customisation cookies

These cookies store your personal settings (such as font sizes and volume level), or remember basic information that you've entered – so that next time you visit our website, it remains as you left it. For example, if you are involved in an online conversation (Drift Chat), the conversation history will load for you next time you visit.

Targeting cookies

These cookies help make sure any adverts you see on your screen are relevant and useful to you.

Consent

By using our website, you are consenting to us using cookies in the ways described above. But if you change your mind, you can alter your cookie settings at any time through your browser settings.

Changing your cookie settings

We recommend that you do not change your cookie settings, as blocking some or all of them may affect how well our website performs for you.

Should you decide to change them, you can do this through your browser.

Each browser works in a slightly different way. Searching 'cookie settings' in your browser's help section will show the settings for your particular browser.

Necessary cookies

Necessary cookies are only placed on your hard disk by our website, and not by any third parties.

Our necessary cookies will:

- enable our online web applications to work
- help keep your browsing and account sessions secure

Our necessary cookies won't:

- store information on how you use our website
- send any information to third parties

To make you aware, it is a condition of using our website to accept these cookies. If you block them, we can't guarantee or predict how our website will perform.

Performance cookies

Performance cookies are placed on your hard disk by our websites or by third parties who provide specialist information to us, primarily Google.

When people access our website we utilise technology supplied by Google to collect and analyse information about how our website is being used. We need to use cookies to do this.

Examples of the information collected include:

- what content people view, their browsing actions and how they interact with our website
- the time, date and length of time that people used our website
- what leads people to our websites
- what technology people use to access our website
- the general geographical location that people access our website
- identifiers such as visitor number or IP Address that may allow the information collected to be linked to an individual

Our performance cookies allow us to:

- understand how our website is used
- measure performance
- understand what technologies we should design our website

- track trends to help us plan for the future
- link website activity to other channels that people use to contact us (such as phoning), to find ways to improve our service

Our performance cookies won't:

- store personal information on your device beyond your current visit to our website

Targeting cookies

Some of our targeting cookies are placed on your hard disk by our website, and others are placed by third parties, including advertisers. For example, we use call tracks to find out where on our site calls were made from.

Our targeting cookies allow us to:

- track referrals to our websites from third party companies
- understand your activity on our website or by phone to provide you with content that is more relevant to you, which will help you on your online journey

Our targeting cookies won't:

- store or share any secure information about you

Drift Chat

Our live chat facility (Drift Chat) will also store a record of any conversation you have with us through this medium. Once your query has been completed we then delete your personal data from this system.

Drift is an external third party communication facility that is Privacy Shield certified and is in the process of becoming SOC 2 Type 2 compliant.