Cookies Policy

The following websites are operated by or managed on behalf of Zephyr Homeloans, a trading name of Topaz Finance Limited (""**Zephyr Homeloans**'", "**we**", "**us**" or "**our**").

- **Main website:** https://zephyrhomeloans.co.uk/

- **Self-serve:** https://self-service.zephyrhomeloans.co.uk

Within our main website, we also link to a number of other websites and applications which are branded Zephyr Homeloans, but are managed externally. These sites also use cookies and operate under their own Cookie Policy over which we have no control.

- **Embark:** https://zephyrhomeloans.paylinksolutions.co.uk/security/login. This site has its own cookies policy, which you can read and amend preferences for here https://zephyrhomeloans.paylinksolutions.co.uk/#/customer/cookie-policy

- **Online Portal (DPR):** https://mortgages.zephyrhomeloans.co.uk/ This site has its own cookies policy, which you can read and amend preferences for here https://www.hcaptcha.com/privacy

This Cookies Policy should be read in conjunction with our Privacy Notice, which is available at www.zephyrhomeloans.co.uk/privacy.

We are fully committed to treating your personal information in such a way that it is fair, secure and respecting all relevant laws. Details of our notification to the data protection regulator may be found in the Information Commissioner's Office Public Register of Data Controllers at www.ico.org.uk under registration number Z9736956.

Whenever you use our websites, mobile sites, mobile applications or applications on any other devices, information may be collected through the use of cookies and similar technologies.

When using our websites, digital products and services, we will ask if you consent to our use of cookies as described in this Cookie Policy.

Understanding cookies

A "cookie" is a small text file that's stored on your computer, smartphone, tablet, or other device if you agree when you visit a website or use an app.

Cookies contain information that is transferred to your device's hard drive and some cookies may collect personal data about you. You can find more general information about cookies on the Information Commissioner's Office website at www.ico.org.uk/your-data-matters/online/cookies.

Cookies are very useful for websites and do lots of different jobs which help to make your experience on our site as smooth as possible. For example, they let you move between web pages efficiently, remembering your preferences, and generally improving your experience.

What cookies we use and how we use them

We use necessary cookies to ensure our websites work correctly. These cookies are strictly necessary for the operation of our websites. These cookies will remain active for the duration of your visit, unless you choose to specifically disable them by changing your browser settings. If you do disable these cookies, please be aware that some of our websites may not function correctly.

We also use optional cookies for performance and functionality purposes. These cookies are inactive for the duration of your visit unless you choose to specifically enable them using the options in cookie preferences. These optional cookies collect information in an anonymous way and you cannot be identified as an individual through the data we collect.

Our **main website** uses the following types of cookies:

Category	Cookie Name	Purpose
Necessary	PHPSESSID	This cookie is native to PHP applications. The cookie is used to store and identify a users' unique session ID for the purpose of managing user session on the website. The cookie is a session cookies and is deleted when all the browser windows are closed.
	ASP.NET_SessionId	Issued by Microsoft's ASP.NET Application, this cookie stores session data during a user's website visit.
	Cookieyes-consent	CookieYes sets this cookie to remember users' consent preferences so that their preferences are respected on their subsequent visits to this site. It does not collect or store any personal information of the site visitors.
	ARRAffinitySameSite	This cookie is set by Windows Azure cloud and is used for load balancing to make sure the visitor page requests are routed to the same server in any browsing session.
	ARRAffinity	ARRAffinity cookie is set by Azure app service and allows the service to choose the right instance established by a user to deliver subsequent requests made by that user.
	Crumb	Squarespace sets this cookie to prevent cross-site request forgery (CSRF).
Analytics	_ga	The _ga cookie, installed by Google Analytics, calculates visitor, session and campaign data and also keeps track of site usage for the site's analytics report. The cookie stores information anonymously and assigns a randomly generated number to recognise unique visitors.
	_gid	Installed by Google Analytics, _gid cookie stores information on how visitors use a website, while also creating an analytics report of the website's performance. Some of the data that are collected include the number of visitors, their source, and the pages they visit anonymously.
	_gat_gtag_UA_109426662_1	Set by Google to distinguish users.
	CONSENT	YouTube sets this cookie via embedded youtube-videos and registers anonymous statistical data.

	YSC	YSC cookie is set by Youtube and is used to track the views of embedded videos on Youtube pages.
Advertisement	VISITOR_INFO1_LIVE	A cookie set by YouTube to measure bandwidth that determines whether the user gets the new or old player interface.
	yt.innertube::nextId	
	yt.innertube::requests	This cookie, set by YouTube, registers a unique ID to store data on what videos from YouTube the user has seen.
Other	Computershare	No description available
	RequestVerificationToken L01vbFJIZ2LzdHJhdGlvbg2	
	sv_	
	+RequestVerificationToken_ L01vbFNpdGVWaXNh0	
	visid_incap_2243700	
	incap_ses_1580_2243700	

Our **self-serve** site uses the following types of cookies:

Category	Cookie Name	Purpose
Necessary	session	These cookies are used to ensure our site works correctly. These cookies are strictly necessary for the operation of our website and are set either when a user first visits the site or when particular site facilities are used. These cookies store encrypted information that enable the site to recognise the user for the period of their session.
	session2	
	portal.preview	
	portal.live	
	auth	
	Cshare_cookie	
Optional	consent	These are functionality cookies and are used to recognise you when you return to our website. They enable us to show or hide content as required.
	trackingconsent	
Optional	_ga	These are performance cookies that are used to collect information about how visitors use our website. For example, to recognise and count the number of visitors and to see how visitors move around our website when they are using it. We use the information to compile reports and to help us improve the website. The cookies collect information in a way that does not directly identify you. The information collected by these cookies may be used by third parties. We use Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies to help us analyse how visitors use the site. The information generated by the cookies about your use of the website will be transmitted to and stored by Google on servers. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity that are provided to us and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. For more information, please read Google's overview of privacy and safeguarding data or visit https://support.google.com/analytics/answer/6004245.
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Cookies in emails

As well as the cookies we use on our website, we also use cookies and similar technologies in the email alerts and newsletters that we periodically send out, to users who have registered to receive them.

These cookies help us to understand whether you've opened an email and how you've interacted with it. Cookies may also be set if you click on a link within the email. If you don't want to accept cookies in emails, you can set your browser to restrict or reject cookies, or you can close the email before downloading any images or clicking on any links. This is explained below under 'Managing Cookies'.

Managing cookies

There are various ways that you can control and manage your cookies which are discussed in a bit more detail below.

Please remember that any settings you change will not just affect cookies used on our website. These changes will apply to all websites that you visit (unless you choose to block cookies from particular sites).

If you want to restrict or block the cookies we set, you can do this through your browser settings. Most browsers will allow you to:

- See what cookies you've got and delete them on an individual basis.
- Block third party cookies.
- Block cookies from particular sites.
- Block all cookies from being set.
- Delete all cookies when you close your browser.

How to manage cookies on our main website:

- Necessary cookies

These cookies are essential in order for our website to run correctly, so they will remain active for the duration of your visit, unless you choose to specifically disable them by changing your browser settings. If you do disable these cookies, please be aware our website and standalone tools may not function correctly.

- Optional cookies

These cookies are used for advertising, experience and insight purposes to help us understand how visitors use our website and to help us make performance improvements. These cookies remain inactive on our website for the duration of your visit unless you have given us consent to use them. You can change your preferences to enable or disable these optional cookies at any time by clicking on the 'Cookie settings' icon at the bottom left of each web page. To enable or disable these cookies, simply toggle the 'on/off' button and then click 'Save my preferences'. You may need to refresh your page for your settings to take effect.

If you disable optional cookies, you may find that you have a less personalised experience on our website and that certain parts of our website and standalone tools do not work correctly or do not work at all.

How to manage cookies on Self-Serve

- Necessary cookies

These cookies are essential to ensure our website works correctly. These cookies are strictly necessary for the operation of our website. These cookies will remain active for the duration of your visit. You can disable necessary cookies by changing your browser settings, but this may mean that the website will not function correctly.

- Optional cookies

We use functionality cookies to help us to recognise you when you visit our site. This allows us to show relevant content to you. We also use performance cookies for experience and insight purposes to help us understand how visitors use our website and to help us make improvements. Optional cookies remain inactive on the website for the duration of your visit unless you have given us consent to use them. You can disable these cookies by changing your browser settings. You may need to refresh your page for your settings to take effect.

How to manage cookies through browser settings

Most browsers allow you to disable cookies if you would like them to. Each browser is configured differently. To disable cookies via your browser settings, you should follow the instructions given by the publisher of your browser. These instructions are available for commonly used browsers through the following links:

- Microsoft Edge: https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy
- Internet Explorer: http://windows.microsoft.com/en-GB/windows-vista/Block-or-allow-cookies
- Safari: https://support.apple.com/kb/ph21447?locale=en_US
- Firefox: https://support.mozilla.org/en-US/kb/clear-cookies-and-site-data-firefox
- Chrome: https://support.google.com/chrome/answer/95647?hl=en&hlrm=en

If you use different devices, make sure you configure the settings of the corresponding browser according to your preferences.

If you wish to opt-out of tracking by Google Analytics across all websites you can do so at https://tools.google.com/dlpage/gaoptout.

You should be aware that any preferences will be lost if you delete cookies (which also includes where you have opted out from cookies, as this requires an opt-out cookie to be set). Also, if you block cookies completely, many websites will not work properly and some functionality on these websites will not work at all.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org. Alternatively, you can search the internet for other independent information on cookies.