Cookies Policy

ZEPHYR
HOMELOANS

This website (www.zephyrhomeloans.co.uk) is operated by Zephyr Homeloans, a trading name of Topaz Finance Limited ("'**Zephyr Homeloans**'", "**we**", "**us**" or "**our**"). 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.

By using our website, digital products and services, you agree to our use of cookies as described in this Cookie Policy. Where required, you will be presented with a cookies banner to notify you of our use of cookies.

Understanding cookies

In this section we would like to tell you what Cookies we use and why. A "cookie" is a small text file that's stored on your computer, smartphone, tablet, or other device when you visit a website or use an app.

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

Zephyr Homeloans uses the following cookies on our website:

- **Analytical/performance cookies.** These allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way the website works, for example, by ensuring that users are finding what they are looking for easily.
- **Functionality cookies.** These are used to recognise you when you return to our website. This enables us to show/hide content as required.

We would now like to provide you with some information about the specific cookies we place:

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'.

Third-party cookies

Please note that third parties (including, for example, providers of external services such as web traffic analysis services) may also use cookies, over which Zephyr Homeloans have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

Our website uses **Google Analytics**, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies to help website operators analyse how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators 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. Google will not associate your IP address with any other data held by Google.

By using our website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

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.

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.