## **Cookies**

Our website uses cookies to distinguish you from other users of our website. A cookie is a small file of letters and numbers that we put on your computer. Cookies contain information that is transferred to your computer's hard drive.

The cookies we use are 'analytical' cookies. They allow us to recognise and count the number of visitors and to see how visitors move around the site when they are using it. This helps us to improve the way our website works, for example by ensuring that users are finding what they are looking for easily.

You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

| Name     | Expiration                     | Description   |
|----------|--------------------------------|---|
| _ga      | 2 years                        | Used to distinguish users.  |
| _gat     | 10 minutes                     | Used to throttle request rate.  |
| utmat    | 2 years from set/update        | Used to distinguish users and sessions. The cookie is created when the javascript library executes and no existingutma cookies exists. The cookie is updated every time data is sent to Google Analytics.   |
| utmt     | 10 minutes                     | Used to throttle request rate.  |
| utmb     | 30 mins from set/update        | Used to determine new sessions/visits. The cookie is created when the javascript library executes and no existingutmb cookies exists. The cookie is updated every time data is sent to Google Analytics.  |
| utmc     | End of<br>browser<br>session   | Not used in ga.js. Set for interoperability with urchin.js. Historically, this cookie operated in conjunction with theutmb cookie to determine whether the user was in a new session/visit.   |
| utmz     | 6 months<br>from<br>set/update | Stores the traffic source or campaign that explains how the user reached your site. The cookie is created when the javascript library executes and is updated every time data is sent to Google Analytics.  |
| utmv     | 2 years from set/update        | Used to store visitor-level custom variable data. This cookie is created when a developer uses the _setCustomVar method with a visitor level custom variable. This cookie was also used for the deprecated _setVar method. The cookie is updated every time data is sent to Google Analytics. |
| eucookie | 1 year                         | Used to record displayed cookie disclaimer notification   |

These cookies do not record any personally identifiable information (PII).

You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our site.

## **CHANGES TO OUR PRIVACY & COOKIES POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by email. Please check back frequently to see any updates or changes to our Privacy and Cookies Policy.

## Important Notes on Protecting your own Data

Please be aware of cybercrime and protecting your own information online, particularly financial information. Do not send unsecure personal information over the internet. We recommend you use encryption software or provide any information to us using the online tools we provide.

Do not respond to emails asking you to pay money. Never make a payment purely in response to an email. Always call the company to validate any payment requests and check the phone number independently from the email (i.e. via a secure web site). If you receive a phone call asking for payment ensure you are satisfied the call is genuine, or else call the company back to check. Step Up Financial Services will not take responsibility if you transfer money to a fraudster in error.