

Mallard Finance

Cookie Policy

What are cookies?

Cookies are small text files that are placed on your computer, smartphone or other device when you access the internet.

Why are cookies essential to Mallard's website(s)?

Our website, along with many others, uses cookies. Cookies let users navigate around sites and (where appropriate) let us tailor the content to fit the needs of our site's visitors. Without cookies enabled we can't guarantee that the website and your experience of it are as we intended it to be.

None of the cookies we use collect your personal information and they can't be used to identify you.

Types of cookies

The length of time a cookie stays on your device depends on its type. We may use the following types of cookies on our websites:

- **Category 1: strictly necessary cookies**

These cookies are essential in order to enable you to move around the website and use its features, such as accessing secure areas of the website. Without these cookies services you have asked for, like shopping baskets or e-billing, cannot be provided.

- **Category 2: performance cookies**

These cookies collect information about how visitors use a website, for instance which pages visitors go to most often, and if they get error messages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies collect is aggregated and therefore anonymous. It is only used to improve how a website works.

- **Category 3: functionality cookies**

These cookies allow the website to remember choices you make (such as your user name, language or the region you are in) and provide enhanced, more personal features. For instance, a website may be able to provide you with local weather reports or traffic news by storing in a cookie the region in which you are currently located. These cookies can also be used to remember changes you have made to text size, fonts and other parts of web pages that you can customise. They may also be used to provide services you have asked for such as a live chat session. The information these cookies collect may be anonymised and they cannot track your browsing activity on other websites.

- **Category 4: targeting cookies or advertising cookies**

These cookies are used to deliver adverts more relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign. They are usually placed by advertising networks with the website operator's permission. They remember that you have visited a website and this information is shared with other organisations such as advertisers. Quite often targeting or advertising cookies will be linked to site functionality provided by the other organisation.

We also use web analytics services from other companies to track how visitors reach our site and the path they take through it. These companies use cookies to help us improve our service to you.

The analytics services we use are:

- **Google Analytics**, which uses cookies to help us analyse how our visitors use the site. Find out more about how these cookies are used on the [Google privacy site](#)

You can find below more information about each individual **cookie**, including how to recognize them and how to restrict or block the cookies we set through your browser settings. The 'help' function within your browser should tell you how.

Alternatively, you could visit www.aboutcookies.org, which contains comprehensive information on cookies on a wide variety of browsers. You'll also find details on how to delete cookies from your computer. To learn about controlling cookies on the browser of your mobile device please refer to your handset manual.

Cookies in emails

As well as the cookies we use on our websites, we may use cookies and similar technologies in some emails. These help us to understand whether you've opened an email and how you've interacted with it. If you have enabled images, cookies may be set on your computer or device. Cookies will also be set if you click on any link within the email. The types of cookies we may use are:

- **Web beacons:** tiny, invisible images placed in emails to tell us whether you've opened them (and if so how often), how you interacted with them (for example the time you spent reading the email), which email software and web browser you used, which device you used and your IP address. We also use web beacons to help us display emails in the best format for your device.
- **Link tracking:** our emails may contain hyperlinks, each of which has a unique tag. When you click on one of these links the mailing company logs the click so that we can understand who has clicked through from an email to our website. We use this information to tailor future messages to you.
- **Cookies:** our process for delivering emails may cause cookies to be set when you download images or when you click on a link.

Making choices about cookies

If you don't want to accept cookies from our emails, simply close the email before downloading any images or clicking on any links. You can also set your browser to restrict or reject cookies. These settings will apply to all cookies on websites and emails.

In some instances, depending on your email or browser settings, cookies in an email may be automatically accepted (for example, when you've added an email address to your address book or safe senders list). Please check your email browser or device instructions for more information on this.