



COOKIE POLICY

1 COOKIES

Vendor Finance uses cookies to distinguish you from other users or our website. This helps us to provide you with a good experience when you browse our website and allows us to improve our website. This policy explains what we mean by the term ‘cookies’, the cookies we use on our website, what the cookies do, how long they last for and where you can find out more information about them.

2 WHAT ARE COOKIES?

Cookies are small pieces of data that are created when you visit a website, and contain a unique identification number. Some cookies are stored in the cookie directory of your hard drive and do not expire at the end of your session. Cookies do not contain any personal information about you and cannot be used to identify an individual user.

Cookies have a lifespan. Many only last until you close your browser or for a short time. These are called ‘session’ cookies. Some last far longer though – for example, to enable a website to recognise you when you return to them. These are called ‘persistent’ cookies.

Cookies set directly by a website owner (like Vendor Finance) are generally known as ‘first party’ cookies. Many, if not most, modern websites also use bits of hidden technology provided by other parties. Online advertising is a particularly common example. These other parties may also set cookies when you use our website. If they do so, their cookies are generally known as ‘third party’ cookies.

There are some other computer technologies which are technically different to cookies but are used to perform very similar jobs and function in a very similar way. For example, locally stored objects (or flash cookies) are used to power some online video content and web bugs (also known as ‘web beacons’) are used for many of the same purposes as cookies. When we provide services to you through our website, we want to make them easy to use, useful and reliable. Cookies are used to improve services for you by:

- Enabling a service to recognise your device so you don’t have to give the same information several times during a task
- Recognising that you may already have given a username and password, so you don’t need to do it for every web page requested, and
- Measuring how many people are using our services, so that they can be made easier to use and to ensure enough capacity to make them fast to use.

3 HOW COOKIES ARE USED ON OUR WEBSITE

We regularly review the cookies we use and which our suppliers use to keep them to the minimum we think we need. In doing so, we aim to respect your right to privacy in your online life, which is very important us, but we also want to ensure you have a good browsing experience and ensure we have enough of the right kind of information to improve our website and the services which we offer. We have tried to ensure this is complete and up to date, but if you think we have missed a cookie or there is any discrepancy, please let us know.

Vendor Finance may use Google Analytics to assist in managing our website and to ensure we provide relevant information in an easily accessible format, as well as provide a tool to give our customer best service. We have set out brief details of the cookies we use below, together with an overview of why we use them:

Third party cookies – These are cookies which are set by other people. Please note that third parties (including advertising networks and providers of external services like web traffic analysis services) may also use cookies which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

We use the following third-party cookies:

TYPE	Non Essential
COOKIE	_gid
PURPOSE	Used to distinguish users
DURATION	24 Hours

TYPE	Non Essential
COOKIE	_gat
PURPOSE	Used to throttle request rate to the Google Analytics platform
DURATION	10 minutes

TYPE	Non Essential
COOKIE	_ga
PURPOSE	Used to distinguish users in the Google Analytics platform
DURATION	2 years

TYPE	
COOKIE	_utma
PURPOSE	Analytics – used to distinguish users and sessions
DURATION	12 months

TYPE	
COOKIE	_utmb
PURPOSE	Analytics – used to determine new sessions / visits
DURATION	30 minutes

TYPE	
COOKIE	_utmc
PURPOSE	Analytics – used to determine whether the user was in a new session / visit
DURATION	Close of session

TYPE	
COOKIE	_utmv
PURPOSE	Analytics – used to store visitor-level custom variable data
DURATION	6 months

TYPE	
COOKIE	_utmz
PURPOSE	Analytics – used to store the traffic source or campaign that explains how the user reached your site
DURATION	6 months

TYPE	
COOKIE	PHPSESSID
PURPOSE	Login functionality

DURATION Close of session

During your visit to our website, you may notice some cookies that are not related to our website. This happens when you visit a page with content embedded from a third party or use some of the links to social networking websites (e.g. Facebook). We love it when you share information through a social media network but when you do, please be aware that these websites may place cookies on your device. We do not control how a third party uses their cookies. You should check these third party's website privacy policy for more information about their cookies if you are concerned about this.

4 WHAT PERSONAL DATA IS COLLECTED BY USING OUR WEBSITE?

Vendor Finance's website will collect the IP Address of visitors. While we cannot identify an individual by an IP Address, which is essentially an identifier number assigned to each computer and other device, that same information may be passed onto the competent authority so they may take the necessary steps to obtain information from the relevant ISP to identify an individual if they consider initiating criminal prosecutions as a result of a cyber attack against our site.

5 MANAGING/REMOVING YOUR COOKIES

In the event you do not agree with our Cookie policy, we have provided the following details for how you can manage cookies yourself. By following the instructions below, you can tailor how your web browser behaves and to ensure only cookies and similar technologies with which you are happy, are loaded on to your device.

Although your browser may be set up to allow the creation of cookies, you can specify that you be prompted before a website puts a cookie on your hard disk, so that you can decide whether to allow or disallow the cookie. Alternatively, you can set your computer not to accept any cookie. If you choose not to accept the essential cookies listed in the table above, our website will not work properly. If you choose not to accept the non-essential cookies listed in the table above, you will not be able to access certain features of our website, your browsing experience will change and become less interactive and less personal to you. Our website is designed to use cookies, so it may be affected by some or all of these issues, as well as others not listed here.

Unless you have adjusted your browser setting to refuse cookies, our system will issue cookies when you visit our website.

Below, see the attached links for the most common web browsers in use. Please note that third party cookies may be set when using hyperlinks to another website. The four links below will take you to external websites

- [Google Chrome](#)
- [Internet Explorer](#)
- [Firefox](#)
- [Microsoft Edge](#)

To provide our website visitors with the option of preventing their data from being used by Google Analytics, please click the Google Analytics opt-out browser add-on for the Google Analytics JavaScript [here](#).

To view Google Analytics data privacy and security analytics information, click [here](#)

6 UPDATES TO THIS COOKIE POLICY

We review our use of cookies and similar technologies regularly. In doing so, we may change the cookies and other technologies we use, and how we use them. As a result, we will need to change this Cookie Policy from time to time to keep it accurate and up to date.

This policy was last updated on 08/05/2019