

Cookie Policy - Formax Credit (UK) Limited

INFORMATION ABOUT OUR USE OF COOKIES

Our Site uses cookies to distinguish you from other users of our Site. This helps us to provide you with a good experience when you browse our Site and also allows us to improve our site. By continuing to browse the site, you are agreeing to our use of cookies.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

We use the following cookies:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our Site. They include, for example, cookies that enable you to log into secure areas of our Site, use a shopping cart or make use of e-billing services.
- **Analytical/performance cookies.** They allow us to recognise and count the number of visitors and to see how visitors move around our Site when they are using it. This helps us to improve the way our Site 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 Site. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).
- **Targeting cookies.** These cookies record your visit to our Site, the pages you have visited and the links you have followed. We will use this information to make our Site and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

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

Cookie	Purpose	More information
cb-enabled	This cookie is associated with a free script which shows a cookie alert notice on our Site. It is used to record when the user has dismissed the notice to prevent it re-appearing on return visits. This cookie is strictly necessary .	http://cookiepedia.co.uk/cookies/cb-enabled
CAKEPHP	This cookie keeps track of the user's login session and server side variables. This cookie is strictly necessary .	
AWSELB	This cookie keeps track of which application server is being used so that the load balancer knows which application server the user has been accessing. This cookie is strictly necessary .	https://aws.amazon.com/elasticloadbalancing/

_gat	<p>This cookie name is associated with Google Universal Analytics, according to documentation it is used to throttle the request rate - limiting the collection of data on high traffic sites. It expires after 10 minutes.</p> <p>This cookie is a performance cookie.</p>	http://cookiepedia.co.uk/cookies/_gat
_ga	<p>This cookie name is associated with Google Universal Analytics - which is a significant update to Google's more commonly used analytics service. The new service reduces the reliance on cookies in general, and only sets this and one other - _gat, although Google also say data can be collected without setting any cookies. This cookie is used to distinguishes unique users by assigning a randomly generated number as a client identifier. It is included in each page request in our Site and used to calculate visitor, session and campaign data for the Site's analytics reports. By default it is set to expire after 2 years, although this is customisable by Site owners.</p> <p>This cookie is a performance cookie.</p>	http://cookiepedia.co.uk/cookies/_ga
_zlcmid	<p>This cookie relates to the Zopim chat application.</p> <p>This cookie is a functionality cookie.</p>	

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

You 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.

Except for essential cookies, all cookies will expire after 2 years.