Cookie Policy

4th March 2019

Previous version available as a PDF download, here.

INFORMATION ABOUT OUR USE OF COOKIES

Why do you use Cookies?

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and allows us to improve our site. We do not collect or store your personal data (for example, name and address) and, therefore, this data cannot be used to identify you.

What is a Cookie?

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.

How do I block Cookies?

You can configure your browser to allow or block cookies or to select those that can be installed and those that cannot, by following the procedure for the browser you use:

- Google Chrome
- Mozilla Firefox
- Internet Explorer
- Safari
- Opera
- Internet Explorer (Windows Phone)
- Safari for IOS (iPhone and iPad)
- Chrome for Android

Please note that if you do not consent to any specific cookies being used, any adjustment to your settings may limit your use of this site.

What cookies do you use?

In this policy we include a list of cookies arranged into a series of categories. Please bear in mind that a cookie could be included in more than one category. These lists will be updated as quickly as possible as the services offered on the website change and evolve.

First/Third Party Cookies:

Depending upon the entity that manages the server or domain from which the cookies are sent and which processes the data they contain, cookies can be classified into:

- **First party cookies:** These cookies are sent to the user's device from a server or domain managed by the publisher and which provides the service requested by the user.
- **Third-party cookies:** These cookies are sent to the user's device from a server or domain that is not managed by the publisher but by another entity that processes the data collected through cookies.

If cookies are installed from a server or domain managed by the publisher but the information collected though them is managed by a third-party, they are not classed as first-party cookies.

At Charity Bank, we use these cookies on our website as follows:

- **First party cookies**: to promote our "legitimate interests", either to analyse how users interact with our website (so that we can make improvements) or to provide users with a service they have requested through the website (e.g., to enable the user to submit an application form for a new savings account).
- **Third-party cookies**: we only permit third parties to place cookies on our website where the user has consented to this through the consent management platform provided by Cookiebot.

Types of cookies according to how long they remain activated:

Depending on how long they remain activated on the device, cookies can be divided into:

- **Session cookies:** These cookies are designed to gather and store data when the user accesses a website. They are usually used to store data that is only needed to provide the service requested by the user on one occasion (e.g. a list of products purchased).
- **Persistent cookies:** These cookies are stored on the device and can be accessed and managed over the period of time defined by the entity in charge of the cookie, which can range from minutes to several years.

Cookies according to their purpose:

Cookies can also be divided into a number of categories depending upon their purpose. The cookies used on this website have been categorised based on the ICC UK Cookie Guide.

Category 1: Strictly necessary cookies

These cookies enable services you have specifically asked for.

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 applying for a Savings Account, cannot be provided.

Category 2: Performance Cookies

These cookies collect anonymous information on the pages visited.

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 remember choices you make to improve your experience.

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. 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 watching a video or commenting on a blog. 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 collect information about your browsing habits in order to make advertising relevant to you and your interests. We do not use targeting or advertising cookies on our website.

The table below provides you with more information about the individual first party cookies we use and the purposes for which we use them. Where a cookie is included in this list but set by a third party we have included it in this list because we manage it through Google Tag Manager and it is therefore still classed as a first party cookie.

Name	Provider	Third Party	Persistent	Cookie Expiry	Category	Purpose Description	Initiator Source Domain	Initiator Source Domain Country Name
__utm.gif	doubleclick.net	1	0	Session	1	Google Analytics Tracking Code that logs details about the visitor's browser and computer.	stats.g.doubleclick.net	United States
__utma	vine.co	1	1	2 years	1	Collects data on the number of times a user has visited the website as well as dates for the first and most recent visit. Used by Google Analytics.	vine.co	United States
__utmb	vine.co	1	1	1 day	1	Registers a timestamp with the exact time of when the user accessed the website. Used by Google Analytics to calculate the duration of a website visit.	vine.co	United States
__utmc	vine.co	1	0	Session	1	Registers a timestamp with the exact time of when the user leaves the website. Used by Google Analytics to	vine.co	United States

						calculate the duration of a website visit.		
__utmt	vine.co	1	1	1 day	3	Used to throttle the speed of requests to the server.	vine.co	United States
__utmz	vine.co	1	1	6 months	1	Collects data on where the user came from		
_ga	charitybank.org	0	1	2 years	1	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	www.googletagmanager.com	United States
_gat	charitybank.org	0	1	1 day	1	Used by Google Analytics to throttle request rate	www.googletagmanager.com	United States
_gid	charitybank.org	0	1	1 day	1	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	www.googletagmanager.com	United States
AS	eventbrite.co.uk	1	0	Session	4		eventbrite.co.uk	United States
cm	eventbrite.co.uk	1	1	29 days	4		eventbrite.co.uk	United States
CookieConsent	charitybank.org	0	1	1 year	1	Stores the user's cookie consent state for the current domain	cookiebot.com	Ireland
csrftoken	eventbrite.co.uk	1	1	1 year	1	Helps prevent Cross-Site Request Forgery (CSRF) attacks.	eventbrite.co.uk	United States
eblang	eventbrite.co.uk	1	1	1 year	4		eventbrite.co.uk	United States
G	eventbrite.co.uk	1	1	1 year	4		eventbrite.co.uk	United States
GPS	youtube.com	1	1	1 day	4	Registers a unique ID on mobile devices to enable tracking based on geographical GPS location.	youtube.com	United States

Name	Provider			Expiry		Description	Domain	Country
IDE	doubleclick.net	1	1	1 year	4	Used by Google DoubleClick to register and report the website user's actions after viewing or clicking one of the advertiser's ads with the purpose of measuring the efficacy of an ad and to present targeted ads to the user.	doubleclick.net	United States
lpv526751	pardot.com	1	1	1 day	4		pi.pardot.com	United States
mgaff26521493501	eventbrite.co.uk	1	0	Session	4		eventbrite.co.uk	United States
mgref	eventbrite.co.uk	1	1	1 year	4		eventbrite.co.uk	United States
mgrefby	eventbrite.co.uk	1	1	1 year	4		eventbrite.co.uk	United States
p.gif	typekit.net	1	0	Session	3	Keeps track of special fonts used on the website for internal analysis. The cookie does not register any visitor data.	p.typekit.net	Germany
pardot	go.charitybank.org	0	0	Session	4	Used to identify the visitor across visits and devices. This allows the website to present the visitor with relevant advertisement - The service is provided by third party advertisement hubs		
pardot	pardot.com	1	0	Session	4	Used to identify the visitor across visits and devices. This allows the website to present the visitor with relevant advertisement - The service is provided by third party advertisement hubs		
PREF	youtube.com	1	1	8 months	4	Registers a unique ID that is used by Google to keep statistics of how the visitor uses YouTube videos across different websites.	youtube.com	United States
r/collect	doubleclick.net	1	0	Session	1	This cookie is used to send data to Google Analytics about the visitor's device and behavior. It tracks the visitor across devices and marketing channels.	stats.g.doubleclick.net	United States
rc::c	google.com	1	0	Session	4		google.com	United States

Name	Provider			Expiry		Purpose		Country
SP	eventbrite.co.uk	1	0	Session	4		eventbrite.co.uk	United States
SS	eventbrite.co.uk	1	0	Session	4		eventbrite.co.uk	United States
test_cookie	doubleclick.net	1	1	1 day	4	Used to check if the user's browser supports cookies.	doubleclick.net	United States
visitor_id#	charitybank.org	0	1	10 years	4		www.googletagmanager.com	United States
visitor_id#	go.charitybank.org	0	1	10 years	4		go.charitybank.org	United States
visitor_id#	pardot.com	1	1	10 years	4		go.charitybank.org	United States
visitor_id#-hash	charitybank.org	0	1	10 years	4		www.googletagmanager.com	United States
visitor_id#-hash	go.charitybank.org	0	1	10 years	4		go.charitybank.org	United States
visitor_id#-hash	pardot.com	1	1	10 years	4		go.charitybank.org	United States
VISITOR_INFO1_LIVE	youtube.com	1	1	179 days	4	Tries to estimate the users' bandwidth on pages with integrated YouTube videos.	youtube.com	United States
YSC	youtube.com	1	0	Session	4	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	youtube.com	United States
yt-remote-cast-installed	youtube.com							
yt-remote-connected-devices	youtube.com							
yt-remote-device-id	youtube.com							
yt-remote-fast-check-period	youtube.com							
yt-remote-session-app	youtube.com							
yt-remote-session-name	youtube.com							
_gaexp	charitybank.org	0	1	65 days	1	This cookie is used by Google Analytics to determine if the visitor is involved in their marketing experiments.	www.googletagmanager.com	United States

collect	google-analytics.com	1	0	Session	3	Used to send data to Google Analytics about the visitor's device and behavior. Tracks the visitor across devices and marketing channels.	www.google-analytics.com	United States
mgaff27349870198	eventbrite.co.uk	1	0	Session	4		eventbrite.co.uk	United States
CRAFT_CSRF_TOKEN	charitybank.org	0	0	Session	1		charitybank.org	United Kingdom