COOKIES POLICY

This website (**www.bbg.co.uk)** is operated by Bradford & Bingley plc. ("**Bradford & Bingley**", "**we**", "**us**" or "**our**"). This Cookies Policy should be read in conjunction with our Privacy Policy, which is available at **www.bbg.co.uk/privacy**

We are fully committed to treating your personal information in such a way that it is fair, secure and respecting all relevant laws. Details of our notification to the data protection regulator may be found in the Information Commissioner's Office Public Register of Data Controllers at **www.ico.org.uk** under registration number Z5151040.

Whenever you use our websites, mobile sites, mobile applications or applications on any other devices, information may be collected through the use of cookies and similar technologies.

When using our website, digital products and services, we will ask if you consent to our use of cookies as described in this Cookie Policy.

UNDERSTANDING COOKIES

A "cookie" is a small text file that's stored on your computer, smartphone, tablet, or other device if you agree when you visit a website or use an app.

Cookies contain information that is transferred to your device's hard drive and some cookies may collect personal data about you. You can find more general information about cookies on the Information Commissioner's Office website at **www.ico.org.uk/your-data-matters/online/cookies**.

Cookies are very useful for websites and do lots of different jobs which help to make your experience on our site as smooth as possible. For example, they let you move between web pages efficiently, remembering your preferences, and generally improving your experience.

WHAT COOKIES WE USE AND HOW WE USE THEM

We use necessary cookies to ensure our website works correctly. These are cookies strictly necessary for the performance of our websites. These cookies will remain active for the life of each user session, unless you choose to specifically disable them by changing your browser settings. If you do disable these cookies, please be aware our websites may not function correctly.

We also use optional cookies for performance and functionality purposes. These cookies are inactive for the life of each user session unless you choose to specifically enable them using the options in cookie preferences. These optional cookies collect information in an anonymous way and you cannot be identified as an individual through the data we collect.

Our **main website** uses the following types of cookies.

Cookie Name	Purpose	Category
ASP.NET_SessionId AWSALBCORS AWSALB	These cookies are used to ensure our website works correctly and are necessary for the performance of our website. These cookies enable website content to be delivered securely and efficiently.	Necessary These cookies are turned on for the duration of your website visit unless you choose to specifically disable them by changing your browser settings. If you do disable these cookies, please be aware our website may not function correctly.

| utmc __utmb __utma _gat _ga _gid __utmz _ga __utmt _utmv _gat_INVDSitecore ak_bmsc JSESSIONID | These are performance cookies that are used to collect information about how visitors use our website. For example, to recognise and count the number of visitors and to see how visitors move around our website when they are using it. We use the information to compile reports and to help us improve the website.

The cookies collect information in a way that does not directly identify you.

The information collected by these cookies may be used by third parties. We use Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies to help us analyse how visitors use the site. The information generated by the cookies about your use of the website will be transmitted to and stored by Google on servers. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity that are provided to us and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. For more information, please read Google's overview of privacy and safeguarding data at **https://support.google.com/analytics/answer/6004245**. | Optional

These cookies are turned off for the duration of your website visit unless you have given us your consent to use them. |
| __cfduid | A functionality cookie used to recognise you when you return to our website and to help defend our site from cyber-attacks. | Optional

These cookies are turned off for the duration of your website visit unless you have given us your consent to use them. |

Our **DealFinder** site uses the following types of cookies.

Cookie Name	Purpose	Category
ASP.NET_SessionId COOKIE	These cookies are used to ensure our website works correctly and are necessary for the performance of our website. These cookies enable the transfer of information between the different tabs of the tool and to help ensure the core functionality remains stable for all users.	Necessary These cookies are turned on for the duration of your website visit unless you choose to specifically disable them by changing your browser settings. If you do disable these cookies, please be aware our website may not function correctly.

Our **BalanceMyBills** site uses the following types of cookies.

Cookie Name	Purpose	Category
__RequestVerification Token ASP.NET_SessionId AWSALBCORS AWSALB	These cookies are used to ensure our website works correctly and are necessary for the performance of our website. These cookies enable website content to be delivered securely and efficiently.	Necessary These cookies are turned on for the duration of your website visit unless you choose to specifically disable them by changing your browser settings. If you do disable these cookies, please be aware our website may not function correctly.
_ga _gat _gid	These are performance cookies that are used to collect information about how visitors use our website. For example, to recognise and count the number of visitors and to see how visitors move around our website when they are using it. We use the information to compile reports and to help us improve the website. The cookies collect information in a way that does not directly identify you. The information collected by these cookies may be used by third parties. We use Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies to help us analyse how visitors use the site. The information generated by the cookies about your use of the website will be transmitted to and stored by Google on servers. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity that are provided to us and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. For more information, please read Google's overview of privacy and safeguarding data at **https://support.google.com/analytics/answer/600 4245**.	Optional These cookies are turned off for the duration of your website visit unless you have given us your consent to use them.

MANAGING COOKIES

There are various ways that you can control and manage your cookies which are explained in a bit more detail below.

Please remember that any settings you change will not just affect cookies used on our website. These changes will apply to all websites that you visit (unless you choose to block cookies from particular sites).

If you want to restrict or block the cookies we set, you can do this through your browser settings. Most browsers will allow you to:

• See what cookies you've got and delete them on an individual basis.

• Block third party cookies.

• Block cookies from particular sites.

• Block all cookies from being set.

• Delete all cookies when you close your browser.

How to manage cookies on our website

• **Necessary cookies**

These cookies are essential in order for our website to run correctly, so they will remain active for the life of each user session, unless you choose to specifically disable them by changing your browser settings. If you do disable these cookies, please be aware our website and standalone tools may not function correctly.

• **Optional cookies**

These cookies remain inactive on our website for the duration of your visit unless you have given us consent to use them. You can change your preferences to enable or disable these optional cookies at any time by clicking on the link to 'Cookies' located at the bottom of our sites. To enable or disable these cookies, simply toggle the 'on/off' button and then click 'Save my cookie preferences'. You may need to refresh your page for your settings to take effect.

If you disable optional cookies, you may find that you have a less personalised experience on our website and that certain parts of our website and standalone tools do not work correctly or do not work at all.

How to manage cookies through browser settings

Most browsers allow you to disable cookies if you would like them to. Each browser is configured differently. To disable cookies via your browser settings, you should follow the instructions given by the publisher of your browser. These instructions are available for commonly used browsers through the following links.

• **Microsoft Edge**:

https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy

• **Internet Explorer**:

http://windows.microsoft.com/en-GB/windows-vista/Block-or-allow-cookies

• **Safari**:

https://support.apple.com/kb/ph21447?locale=en_US

• **Firefox**:

https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences

• **Chrome**:

https://support.google.com/chrome/answer/95647?hl=en&hlrm=en

If you use different devices, make sure you configure the settings of the corresponding browser according to your preferences.

If you wish to opt-out of tracking by Google Analytics across all websites you can do so here: **https://tools.google.com/dlpage/gaoptout**.

You should be aware that any preferences will be lost if you delete cookies (which also includes where you have opted out from cookies, as this requires an opt-out cookie to be set). Also, if you block cookies completely, many websites will not work properly and some functionality on these websites will not work at all.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit **www.allaboutcookies.org**. Alternatively, you can search the internet for other independent information on cookies.