

COOKIES POLICY

WHAT ARE COOKIES AND WHY WE USE THEM

This website uses cookies and similar technologies to collect data from your device (mobile, tablet or personal computer). We need to collect this data for the website to operate, but we also use it to provide the best experience, understand how you use our website, personalise content, and deliver client communications. When you visit our website, we will deploy these technologies to provide an online service more suited to the device you connect from, as well as to prevent and detect fraud to keep you secure.

Cookies are text files containing small amounts of information, which your computer or mobile device downloads when you visit a website. When you return to a website – or visit websites that use the same cookies – they recognise these cookies and therefore your browsing device.

HOW WE USE COOKIES

We use cookies to:

- Collect information about your use of this site, such as information about the device or browser you use to access the site (including device type, operating system, screen resolution), the way you interact with this site, and the IP address your device connects from;
- Remember your preferences;
- Ensure your security and privacy when in our secure site;
- Temporarily store input information in our secure site;
- Improve our targeting and enhance your browsing experience through our site and partner sites;
- Improve our understanding of how you navigate through our site, so we can identify improvements;
- Provide you with remarketing ads that are more relevant to you and your interests; and
- We use both our own (first-party) and partner companies' (third-party) cookies to support these activities.

You may not be able to initiate or complete some activities within our secure online account services unless these cookies or similar technologies are installed.

The types of cookies used on this website fall into one of four categories - Strictly Necessary, Better Performance, Bespoke Functionality, and Customised Communications.

STRICTLY NECESSARY

The data collected in this category is essential to provide our services to you. The data is necessary for the website to operate, to verify your identity and to maintain your security and privacy while using the website. It enables you to move around the website and use its features, such as accessing secure areas. This category is always on, as without this data, the services you've asked for can't be provided. Although it is possible to disable cookies on websites via the browser settings, this would affect the functionality of the website, causing it not to work. This data is not used for marketing purposes or for the purposes covered by the other categories below.

BETTER PERFORMANCE

In most cases, the data collected in this category is anonymous and is used to inform us how the website is used, for example which areas you use most often and if you receive any error messages. With this data we can then improve how our website works. In limited cases, the information also enables us to identify specific issues you may have had. This data is not used to target you with online advertising. Without this data, we can't assess how our website is performing and make relevant improvements that could better your experience of using our online services.

BESPOKE FUNCTIONALITY

Data collected in this category enables the website to remember choices you make. This means a more personalised experience for features of the website that can be customised. The data may also be used to ensure that our online services and communications are relevant to you. This category can't track your activity on other websites. Without this data, the website can't remember choices you've previously made or personalise your experience in the website.

CUSTOMISED COMMUNICATIONS

Data collected in this category is used to help make our messages more relevant to you. The data informs us about how you use the website and is shared with other SMSClub systems or third parties, such as advertisers and platforms we may use to deliver personalised messages. We do this to provide you with targeted advertisements that are more relevant to you and your interests, and to improve how personalised messages work and help us identify issues. If you don't wish to consent to this or the other categories, it's

important to note that you may still receive generic advertising or service messages, but they will be less relevant to you and your interests. In addition, you will still be informed of important notifications about your account via other channels, such as SMS, push notifications and email.

COOKIES IN EMAILS

In addition to the cookies we use on this website, we also use cookies and similar technologies in some emails and push notifications. These help us to understand whether you have opened the email and how you have interacted with it. If you have enabled images, cookies may be set on your computer or mobile device. Cookies will also be set if you click on any link within the email.

HOW TO MANAGE COOKIES: SETTING YOUR DATA PREFERENCES

You can control how cookies are placed on your device via the settings function on the **cookie notification**.

WHAT HAPPENS TO DATA COLLECTED BY COOKIES THAT HAVE BEEN DOWNLOADED IN THE PAST?

If you initially consented to cookies, we may still use the data collected at that time when you had previously provided your consent. When you change your settings to disable cookies, we will re-set our systems as soon as reasonably possible to stop gathering any further data. If you are returning to our website since we implemented our cookie notification, there may be some cookies which are still deployed from your prior visit. You may elect to clear these cookies from your internet browser.

For more information about cookies see: [All About Cookies](#).