

Pension the Pennies Cookie Policy

Our website and app use cookies to distinguish you from other users. This helps us to provide you with a good experience when you browse our website or app and also allows us to improve our site and app.

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.

Additionally, mobile devices may use other tracking files that are similar to cookies, for example, iOS devices use Apple's 'identifier for advertisers' (IDFA) and Android devices use Google's Android ID. In the context of tracking within an app, the concept of a cookie will include an IDFA and an Android ID for the purpose of this cookie policy.

We use the following cookies:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our website and app. They include, for example, cookies that enable you to log into secure areas of our website and app.
- **Analytical or performance cookies.** These allow us to recognise and count the number of visitors to our website and users of our app and to see how users move around both the app and our website. This helps us to improve the way our website and app work, 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 a website or app. This enables us to personalise our content for you and remember your preferences (for example, your choice of language or region).
- **Targeting cookies.** These cookies record your visit to our website or app, the pages you have visited and the links you have followed. We will use this information to make our website 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 Title Cookie Name	Purpose	More information
[COOKIE TITLE] [COOKIE NAME]	[DESCRIPTION OF THE PURPOSE FOR WHICH THE COOKIE IS USED AND ITS DURATION] Examples of purposes for which a cookie may be used: This cookie [is essential for our site to OR enables us to]: [(a) Estimate our audience size and usage pattern.] [(b) Store information about your preferences, and so allow us to customise our site and to provide you with offers that are targeted to your individual interests.]	[LINK TO EXTERNAL INFORMATION WHERE APPROPRIATE]

	<p>[(c) Speed up your searches.]</p> <p>[(d) Recognise you when you return to our site.]</p> <p>[(e) Allow you to use our site in a way that makes your browsing experience more convenient, for example, by allowing you to store items in an electronic shopping basket between visits. If you register with us or complete our online forms, we will use cookies to remember your details during your current visit, and any future visits provided the cookie was not deleted in the interim.]</p> <p>[(f) [OTHER PURPOSES].]</p>	
--	---	--

Third party cookies

[Please note that the following third parties may also use cookies, over which we have no control. These named third parties may include, for example, advertising networks and providers of external services like web traffic analysis services. These third-party cookies are likely to be analytical cookies or performance cookies or targeting cookies:

[NAME THIRD PARTIES]

To deactivate the use of third-party advertising cookies, you may visit the consumer page to manage the use of these types of cookies [include link to consent management solution].

OR

[We do not share the information collected by the cookies with any third parties.]

Blocking cookies

You can 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 website.

Except for essential cookies, all cookies will expire after [EXPIRY PERIOD].