

Cookie Policy

Last updated 23 March 2018

This Cookie Policy explains how Specialist Mortgage Group and Y3S Loans, Chase Blue Loans, B2B Financial, B2B Loans and Mortgages Ltd, (collectively "SMG", "we", "us", and "ours") use cookies and similar technologies to recognise you when you visit our websites at y3sloans.com, chaseblueloans.co.uk, b2b-financial.com, ("Websites"). It explains what these technologies are and why we use them, as well as your rights to control our use of them.

In some cases we may use cookies to collect personal information, or the information we collect may become personal information if we combine it with other information. In such cases our Privacy Policy (<https://www.specialistmortgagegroup.com/documents/privacy-policy.pdf>) will apply in addition to this Cookie Policy.

What are cookies?

Cookies are small data files that are placed on your computer or mobile device when you visit a website. Cookies are widely used by website owners in order to make their websites work, or to work more efficiently, as well as to provide reporting information. Cookies set by the website owner (in this case, SMG) are called "first party cookies". Cookies set by parties other than the website owner are called "third party cookies". Third party cookies enable third party features or functionality to be provided on or through the website (e.g. like advertising, interactive content and analytics). The parties that set these third party cookies can recognise your computer both when it visits the website in question and also when it visits certain other websites. Third party cookies are likely to be analytical/performance cookies or targeting cookies (see below for more information) and we have no control over these cookies.

Why do we use cookies?

We use first party cookies for several reasons. Some cookies are required for technical reasons in order for our Websites to operate, and we refer to these as "essential" or "strictly necessary" cookies. Other cookies enable us to track and target the interests of our users to enhance the experience on our Websites. These include "analytical" or "performance" cookies which allow us to recognise and count the number of visitors and to see how visitors move around our Websites when they are using them. They may also include "targeting" cookies which record your visit to our Websites, the pages you have visited and the links you have followed. We will use this information to make our Websites and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose. The cookies we use may also include "functionality" cookies which are used to recognise you when you return to our Websites. This enables us to personalise content for you, greet you by name and remember your preferences.

What about other tracking technologies, like web beacons?

Cookies are not the only way to recognise or track visitors to a website. We may use other, similar technologies from time to time, like web beacons (sometimes called "tracking pixels" or "clear gifs"). These are tiny graphics files that contain a unique identifier that enable us to recognise when someone has visited our Websites or opened an e-mail that we have sent them. This allows us, for

example, to monitor the traffic patterns of users from one page within our Websites to another, to deliver or communicate with cookies, to understand whether you have come to our Websites from an online advertisement displayed on a third-party website, to improve site performance, and to measure the success of e-mail marketing campaigns. In many instances, these technologies are reliant on cookies to function properly, and so declining cookies will impair their functioning.

How can I control cookies?

You have the right to decide whether to accept or reject cookies. You can set or amend your web browser controls to accept or refuse cookies. If you choose to reject cookies, you may still use our Websites though your access to some functionality and areas of our Websites may be restricted. As the means by which you can refuse cookies through your web browser controls vary from browser to browser, you should visit your browser's help menu for more information.

How often will you update this Cookie Policy?

We may update this Cookie Policy from time to time in order to reflect, for example, changes to the cookies we use or for other operational, legal or regulatory reasons. Please therefore re-visit this Cookie Policy regularly to stay informed about our use of cookies and related technologies. The date at the top of this Cookie Policy indicates when it was last updated.

Where can I get further information?

If you have any questions about our use of cookies or other technologies, please email us at alex.harper@y3sgroup.com or by post to:

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