

Cookie policy
V1.3



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1. What are cookies?

A cookie is a file containing a small amount of information which is downloaded to your device when you visit a website. When you revisit that website, the cookie is read and used to identify you and your preferences. No personal information is stored in cookies.

They are device-based and so if you visit a website from multiple devices e.g. a mobile phone and a desktop computer, separate cookies will be saved to both devices.

Our website uses cookies and we will ask you for your consent to do so when you visit our site.

2. What are the various types of cookies?

There are two factors to consider when understanding cookies. The first is around the persistence of the cookie and the second is around who sets them.

Session cookies vs. persistent cookies

A session cookie is short lived. It is set at the point you visit a website and resides on your device until you either close the browser window or are inactive for a period. They are used mainly to allow the website to remember who you as you move around between pages.

A persistent cookie on the other hand will remain on your device beyond the browsing session in which it was set until it is deleted by you or until it expires. They allow the website to remember who you are between visits which, among other things can ensure that you have a consistent experience when using it.

Our website uses both session and persistent cookies.

First party vs. third-party cookies

When you visit a website, cookies can either be set by that website itself (first party cookies) or by a different website (third-party cookies). We may use both types of cookie but when using third-party cookies, we will only work with trusted partners.

3. How and why do we use cookies?

There are several reasons why we use cookies.

Functionality - at a basic level, using cookies allows our site to function as we expect it to. We also use them to remember preferences such as if you've accepted our cookie policy

Product improvement - we use cookies to assist in the testing of new features or content so we can understand whether you like using or seeing them or not. Without them you may have an inconsistent experience when visiting our site on multiple occasions

Tracking - we use cookies to track all the pages you visit and buttons you click on, so we can understand what is relevant to you, how you use our site

Security - we may use cookies to help prevent against misuse of our site

Advertising - we may use cookies to support our site advertising across various platforms such as Google and Facebook

The below table details all the cookies that we set including their persistence, their purpose and whether they are first party or third-party.

Cookie name	Persistence	First or third-party	Purpose
Motiv.CookieConsent formerly .AspNet.Consent	Persistent (1 year)	First party	Functionality - this is used to understand whether you have already accepted our cookie policy
Motiv.Antiforgery	Session	First party	Security - this cookie helps prevent a type of misuse of our website called "cross site request forgery"
Motiv.Session Motiv.SessionTimeout	Session	First party	Functionality & tracking - this cookie allows us link pages together when you navigate round the site and is necessary for how our site works
ARRAffinity	Session	First party	Functionality - this cookie allows us to ensure that our site can function. It is related to how we manage periods of high usage on our site
Motiv.User formerly pcid	Persistent (60 days)	First party	Product improvement & tracking - this cookie allows us to track and tie together multiple visits to our site from the same user, which is important to allow for a consistent experience for the user and to allow us to understand how users interact with our site over a longer time period
Google Ads & Google Display Network Example cookie names: IDE, NID, 1P_JAR, ANI, CONSENT	Usually persistent (of varying durations)	Third-party	Advertising - we use Google Ads (sponsored ads within Google search) and online ads within the Google Display Network (which may appear on third-party websites that are

			part of the Google Display network) to advertise our services. These third-party cookies allow Google to track performance of those advertising campaigns and to build up audiences of those users who visit our website, for remarketing purposes. More details regarding Google's usage of cookies is located here: https://policies.google.com/technologies/cookies?hl=en&gl=uk
Meta Products (e.g. Facebook) Example cookie names: _fbp, fr, wd, datr	Usually persistent (of varying durations)	First party & Third-party	Advertising - we use Meta Platforms, Inc. to advertise our services. These cookies allow "Meta Products" to track the performance of those advertising campaigns and to build up audiences of those users who visit our website, for remarketing purposes within Meta Products. More details regarding Meta's usage of cookies is located here: https://www.facebook.com/about/privacy/

4. How can you manage your cookies?

It is possible to "turn cookies off", which essentially means they will be rejected by your browser when a website attempts to set them. You can also delete cookies that have been left by previous website usage.

By blocking cookies, it is important to know that our website (and most others) may no longer function as expected.

It is also possible to set up your browser to reject third-party cookies only. By doing this the website should still function as expected.

If you do wish to stop your browser from accepting cookies the following links (which were valid at the time of writing) may help:

Google Chrome:

https://support.google.com/chrome/bin/answer.py?hl=en&answer=95647&p=cpn_cookies

Mozilla Firefox: <http://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>

Safari: <https://support.apple.com/en-gb/guide/safari/sfri11471/mac>

Edge: <https://support.microsoft.com/en-gb/help/4468242/microsoft-edge-browsing-data-and-privacy-microsoft-privacy>

iOS: <https://support.apple.com/en-gb/HT201265>

5. Where can you find out more?

If you would like to know more about cookies, there are plenty of online resources. Some examples are below:

<http://www.allaboutcookies.org> - general information about cookies

<http://www.bbc.co.uk/webwise/guides/about-cookies> - the BBC Web Wise guide to cookies

https://ico.org.uk/media/for-organisations/documents/1545/cookies_guidance.pdf - material regarding cookies directly from the Information Commissioners office

6. How can you contact us?

If you have any queries relating to our use of your cookies, please send us a message by selecting the appropriate option on our contact us page or write to us at:

Motiv Finance Limited
Office 305
Cumberland House
35 Park Row
Nottingham
NG1 6EE

7. Changes to this cookie policy

We reserve the right to make changes to our cookies policy. Any changes we may make will be posted on our website and, where appropriate, notified to you by email.

The updated policy will be effective from the date it is posted, and the date of the most recent changes will appear on our website. Please check back frequently to see any updates or changes to our cookie policy. Your continued use of our website is taken as your agreement to any such changes.