

Please read this cookie policy carefully as it contains important information on who we are and how we use cookies and similar tools to improve performance and enhance your user experience whilst using our site, [www.propertypal.com](http://www.propertypal.com) (the **Site**).

This policy should be read together with our Privacy Policy which sets out how and why we collect, store, use and share personal information generally, as well as your rights in relation to your personal information and details of how to contact us and supervisory authorities if you have a complaint.

By continuing to use the Site, you agree to our use of cookies.

## WHO WE ARE

Our Site is generally operated by PropertyPal.com Limited, (**we, us or our**), a limited company registered in Northern Ireland with company number NI603400 and having its registered office at Unit 2D, Jennymount Business Park, North Derby Street, Belfast, BT15 3HN.

The mortgages sub-domain on our Site (see <https://www.propertypal.com/mortgages>, or any similar or related sub-domain) is operated by our sister company, PropertyPal Mortgages Limited (**PropertyPal Mortgages**), a company incorporated in Northern Ireland under company number NI632933 having its registered office at Unit 2D, Jennymount Business Park, North Derby Street, Belfast, BT15 3HN.

We generally use cookies and similar tools to improve performance and enhance your user experience whilst using the Site, and PropertyPal Mortgages uses cookies or similar tools, in relation to those parts of the Site relating to mortgages for similar purposes.

As such, and where relevant to your use of those parts of the Site, or use of the Site for any purposes relating to mortgages, any reference to **we, us or our** in this cookies policy, shall be references to PropertyPal Mortgages.

## WHAT ARE COOKIES?

Cookies are text files which a website may put on your computer or other device when you first visit a site or page. The cookie will help the website, or another website, to recognise your device the next time you visit. Web beacons or similar files can also do the same thing. The term “cookies” is used in this policy to refer to all files that collect information in this way.

Cookies serve many functions. For example, they can help analyse how well the website is performing, to remember your username and preferences, or even allow recommendations to be made regarding content we believe will be most relevant to you.

Personal information can contain certain personal information - for example, if you click to “remember me” when logging in, a cookie will store your username. Most cookies won’t collect information that identifies you and will instead collect more general information such as how users arrive at and use the website, or a user’s general location.

## WHAT SORT OF COOKIES DOES THE SITE USE?

Generally, we use cookies to perform up to four different functions:

### 1. ESSENTIAL COOKIES

Some cookies are essential for the operation of the Site. For example, some cookies allow Us to identify registered users and ensure they can access

their ‘registered users only’ pages. If a registered user opts to disable these cookies, the user will not be able to access all of the content that registration entitles them to.

### 2. FUNCTIONALITY COOKIES

Functionality cookies allow us to remember your preferences. For example, cookies save you the trouble of typing in your username every time you access the Site, recall your saved searches and properties you have added to your favourites, and where relevant, any details you have entered into the calculations or other interactive features in relation to mortgages on our Site.

### 3. ANALYTICAL OR PERFORMANCE COOKIES

Other cookies analyse how visitors use the Site and to monitor website performance. We can therefore try to provide a high-quality experience by customising our offering and quickly identifying and fixing any issues that arise. For example, performance cookies keep track of which pages are very popular, which method of linking between pages is best, and can be used to determine why some pages are receiving error messages. We might also use these cookies to highlight articles or site services that we think will be of interest to you based on your usage of the Site.

### 4. BEHAVIOURALLY TARGETED ADVERTISING COOKIES

The Site and our advertisers use cookies to serve you with advertisements that we believe are relevant to you and your interests. For example, if you read a number of articles on mortgages on the website or on other sites, a bank might infer you are interested in this topic and serve you with our mortgage advertisements. You might see these advertisements on the website and on other sites that you visit. However, we do not tell our advertisers who you are.

## SPECIFIC COOKIES

We use both ‘Session ID Cookies’, which allow us to track your actions during a single browsing session, but do not remain on your device afterwards, and ‘Persistent Cookies’, which remain on your device between sessions, for the purposes outlined below. Unless otherwise specified below, each of the cookies we use are Persistent Cookies.

Session ID and Persistent Cookies can be either first or third party cookies. A first-party cookie is set by the website being visited and a third-party cookie is set by a different website. Both types of cookie may be used by us or our business partners, and we have divided the specific cookies below into first-party and third-party cookies.

Any third-party cookies will be governed by their own terms and privacy policies, so you should read these before giving your consent to enable these third-party cookies. Please note that we have no control over third party cookies.

We may also collect and store personal data on your computer or other device using application data caches and browser web storage (including HTML 5) and other technology.

You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

Provider	Cookie	Opt Out?	Usage
<b>Third Part Cookies</b>			
Amazon	ad-privacy, ad-id	Yes	These cookies improve the personalisation of advertising and track the interactions with adverts placed by the Amazon ad system.
Cloudflare	_cfduid	No	This cookie is used for security and load balancing. It cannot be opted out, but should be phased out by Cloudflare in due course.
Comscore	UID	Yes	This is a Comscore tool that records web statistics and provides it in a database to research website traffic. It shares only minimal information, including some personal data such as IP address, network location and details of the pages viewed but none of this information is shared.
Google Ad System	IDE	Yes	These cookies are used by the Google AdManager to improve the personalisation of advertising and track the interactions with adverts placed by the Amazon ad system.
Google Ad System	1P_JAR, CONSENT, NID, DV, __Secure-3PSIDCC, __Secure-3PAPISID, SAPISID, SSID, HSID, __Secure-3PSID, SID, SIDCC, CONSENT, APISID	Yes	
Google AdManager	__gads	Yes	This is an advertising tracking cookie that will allow Google ad system to provide personalised advertising and track your interaction with advertising.
Google Analytics	_gat*, _gid, _ga, _ga*	No	These cookies track user activity on the Site to allow us to monitor the general performance of and activity on the Site.
Google Login	LSID, __Host-GAPS, ACCOUNT_CHOOSER, SMSV, __Host-3PLSID, user_id	Opt In	These are Google login cookies for use with the 'Login With Google' button. By using the Google Login and accepting their terms and conditions you opt in to accepting these cookies.
Hotjar	_hj*	Yes	<p>This is a usability tracking code and cookie, which records clicks and mouse movements on random user sessions and allows us to monitor how users are using the Site to improve the user interface.</p> <p>The information generated by about your use of our site will be transmitted to and stored by Hotjar. Through the Hotjar tracking code the information collected is device specific data.</p> <p>The following information may be collected through your device and browser:</p> <ul style="list-style-type: none"> <li>• your device's IP address (collected and stored in an anonymised format);</li> <li>• device screen size;</li> <li>• device type (unique device identifiers) and browser information;</li> <li>• geographic location (country only);</li> <li>• preferred language used to display the webpage.</li> </ul> <p>Our servers automatically record information which is created upon using Hotjar. This data includes:</p> <ul style="list-style-type: none"> <li>• referring domain;</li> <li>• pages visited;</li> <li>• geographic location (country only);</li> <li>• preferred language used to display the webpage;</li> <li>• date and time when website pages were accessed.</li> </ul> <p>Hotjar will use this information for evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Hotjar uses a variety of services hosted by third parties, such as Google Analytics and Optimizely. These services may collect information sent by your browser as part of a web page request, such as cookies or your IP request.</p>
Quantcast	euconcent-v2	No	This is a standard IAB TCV 2.0 cookie used to identify the user's cookie consent settings. This cookie is set when you save your preferences using the Quantcast Chouse CMP and signals your cookie preferences to any third parties, i.e. if you reject certain kinds of cookies, this cookie signals your preference to the third party - effectively enabling the cookie opt-out feature of the CMP.
Quantcast	addtl_consent	No	This is a proprietary Google consent cookie, similar to euconcent-v2 but with some extensions that control your consent preferences with Google products and services.

Provider	Cookie	Opt Out?	Usage
<b>Third Part Cookies</b>			
Quantcast	__gca, mc	Yes	This is a cookie set by Quantcast Choice for tracking interaction with the website. This is used to track the usage of consent rate on the website.
PropertyPal	bt	No	This is a unique Session ID cookie used by us to associate views with properties and handle each user's login. It helps us generate statistics shown on property details pages. The information recorded is limited to property ID, time, user agent and IP address.
PropertyPal	pp.geo	No	This is a user-preference cookie which configures which country the user is logging on from in order to provide default currency (EUR/GBP), radius unit (KM/Miles) and the default results (Ireland/UK) when viewing an open search with no filters.
PropertyPal	XSRF-TOKEN	No	This is security cookie used by us to prevent cross site scripting attacks on form submissions.
PropertyPal	oauth2_auth_request	No	This is a security cookie used by us to support the Login with Facebook and Login with Google feature offered by our Site.
PropertyPal	JSESSIONID	No	This is a Session ID cookie set by the web server which is currently not in use and is in the process of being phased out.

Please note that there are further cookies used for advertising purposes which can be opted out individually or collectively via the Quantcast CMP as found by clicking on the 'Change Privacy Settings' in the footer of the website.

#### **DOES ANYONE ELSE USE COOKIES ON THE SITE?**

Advertisers sometimes use their own cookies to provide you with targeted advertising. For example, advertisers may use a profile they have built on websites that you have previously visited to present you with more relevant advertisements during your visit to the Site. We believe that it is useful to our users to see advertisements that are more relevant to their interests.

We also use or allow third parties to serve cookies that fall into the four categories above. For example, like many companies, we use Google Analytics to help monitor the website traffic. Our Privacy Policy describes how we may collect data in further detail. We may also use third party cookies to help with security, market research, revenue tracking, improving Site functionality and monitoring compliance with our terms and conditions and copyright policy.

#### **CAN A USER BLOCK COOKIES?**

As explained above, cookies help you to get the most out of the Site.

The first time you accessed the website, you should have seen an overlay which explained that by continuing to access the Site, you are consenting to the use of cookies by us.

However, if you do wish to disable Our cookies then please follow the link to 'Change Privacy Settings' in the footer of the website.

Please remember that if you do choose to disable cookies, you may find that certain sections of the Site do not work properly.

#### **DO WE TRACK WHETHER USERS OPEN OUR EMAILS?**

Emails from us may contain a single, campaign-unique "web beacon pixel" to help us determine whether our emails are viewed and verify any clicks through to links or advertisements within the email.

This information may be used for purposes including determining which emails are more interesting to users, to query whether users who do not view emails wish to continue receiving them and to inform our advertisers in aggregate how many users have clicked on their advertisements. The pixel will be deleted when you delete the email. If you do not wish the pixel to be downloaded to your device, you should select to receive emails from us in plain text rather than HTML.

#### **DO WE TRACK WHETHER USERS OPEN OUR EMAILS?**

If we make any material update to this Cookies Policy, we will notify you. Otherwise you should check this policy whenever you use our Site to ensure you are happy with its content at that time, as it will be binding upon you without further notice.

This version one of our cookies policy was last updated on 26 July 2021. Historic versions can be obtained by contacting us.