Cookie Policy

This website uses cookies and similar technologies to collect data from your device. Like many companies, 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, provide social media features, personalise content, deliver service messages and deliver adverts.

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 websites – or visit websites that use the same cookies – they recognise these cookies and therefore your browsing device.

We use cookies to do lots of different jobs, like letting you navigate between pages efficiently, remembering your preferences and generally improving your browsing experience. They can also help ensure that ads you see online are more relevant to you and your interests. We also use similar technologies such as pixel tags and JavaScript to undertake these tasks.

If 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, keeping you secure. When you visit our website from any device (mobile, tablet or PC), we 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 and more), the way you interact with this site, and the IP address your device connects from. You may not be able to initiate or complete some activities within our secure online services unless these cookies or similar technologies are installed. Please note, we may not be able to process certain operations if you are physically located in certain countries.

We use cookies to

• Ensure your security and privacy
• Temporarily store input information in our calculators, tools, illustrations and demonstrations
• Provide you with ads that are more relevant to you and your interests, and improve our targeting and enhance your journey through our site and partner sites
• Improve our understanding of how you navigate through our site so we can identify improvements
• Evaluate our site's advertising and promotional effectiveness; and
• We use both our own (first-party) and partner companies' (third-party) cookies to support these activities

The types of cookies used on this website fall into one of four categories – strictly necessary, performance, functionality and targeting.

Strictly necessary

The data collected in this category is essential to provide our products 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 three categories below.

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 and be sure that the products and services we offer are right for you and other people.

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.

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. It may also be used to provide services you've asked for, such as watching a video or commenting on a blog.

The data may also be used to ensure that our 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 on the website.

Targeting

Data collected in this category is used to help make our messages more relevant to you. The data is shared with other BAFL systems or with third parties, such as advertisers and social media platforms we may use to deliver personalised advertisements and messages. If you don't wish to consent to this category, it's important to note that you may still receive generic advertising or service messages, but they will be less relevant to you.

Google Analytics

We use a third-party JavaScript plug-in provided by Google called "Google Analytics" to provide us with useful traffic statistics and to better understand how you use our site. We do not have direct access to the information obtained from Google Analytics, but Google provides us with a summary through their dashboard.

We may share the information obtained from Google Analytics with business partners who are interested in advertising on our website. The information shared with these business partners will not contain any personally identifying information (Google does not provide us with direct access to the data and therefore we cannot see this information).

You can opt-out of having your information collected by Google Analytics by downloading the Google Analytics opt-out browser add-on provided by Google. This will prevent your information being used by Google Analytics. Doing this will not affect your ability to use our Site in any way. You can download the opt-out browser add-on here. We also honour the Do Not Track header and will not track visitors who have Do Not Track switched on.

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.

Setting your data preferences

You can control how non-essential categories of cookies are placed on your device using the Data preferences page.

This Cookie Policy may be updated from time to time. This notice was last updated in December 2022.