USE OF COOKIES
Like many websites, this service uses cookies. Cookies are small text files of information that a web server transfers to a cookie file on the device you are using to browse this website (commonly a computer or mobile phone) to collect and store information. It is important for us to use them because we can deliver an efficient service to you and also analyse customer journeys through the website to inform future enhancements.
Likewise, cookies are beneficial to your use of this website because they avoid the need for you to enter the same information several times during one transaction and also safeguard your security when using our secure online services.

There are two types of cookie which can be stored on your device:
• a session cookie which lasts for the amount of time you keep your web browser open for, and
• a persistent cookie which is stored on your device for a defined period of time.

We use both of these types of cookies which fall into two categories termed by us as (1) strictly necessary cookies, and (2) performance analytics cookies.

Strictly necessary cookies
These are the types of cookies that let you move around the website and use its features.
In this category we use both session and persistent cookies. The session cookies help you make applications for services and also login and navigate around secure areas of the website. The persistent cookie is only set if you tick a box on the login screen for the website to remember part of your login details for a future visit. However, it will make you aware that a cookie is used to support this and also advise you not to do this if you are using a computer in a public place.

Performance analytics cookies
We use performance analytics cookies to gather statistical information on how people navigate the site such as: the number of visits and number of pages per visit, paths taken by visitors through the site, duration and time of visits, type of web browsers used and other general data. From this detail, we are able to continuously improve our visitors’ experience of this website.
We use Google Analytics to provide this information. This sets both session and persistent cookies to help us understand user behaviour. The session cookies (_utmb and _utmc) tell us when a user enters the website and either exits it or performs no further actions for longer than 30 minutes. The persistent cookies (_utma and _utmz) tell us how visitors find our website and their uniqueness i.e. their number of visits and how recent or frequent they are.

None of the cookies used on our websites collect personally identifiable information about you.
By continuing to use this website, you are consenting to us placing cookies on your device for the purposes detailed above.
If you do not want cookies placed on your device, you can find details of how to block them on the most widely used devices and browsers at allaboutcookies.org. Please note though that by blocking our cookies, we cannot guarantee that the website and your experience whilst visiting are as we intended it to be.
You can also block all Google Analytics cookies across all websites by getting the Google Analytics Opt-out Browser Add-on here.

Changes in legislation
We continue to monitor the situation regarding clarity of the new EU cookies directive and steps required to implement these on a practical level. We will make any further necessary adjustments to this website as further guidance is issued by the Information Commissioner’s Office.
MONITORING
We monitor and record some phone calls in case we need to check we have carried out your instructions correctly, to help maintain our quality standards and for security purposes.

ACCURATE INFORMATION
We may check what you have told us and share that information with fraud prevention agencies. It is important that you give us accurate information. If you give us false or inaccurate data and we suspect fraud we will record this at the fraud prevention agencies.
If you feel your privacy has been breached by us, then please write to:
Equiniti
Aspect House
Spencer Road
Lancing
West Sussex
BN99 6DA

SECURITY
You must not use any computers, computer equipment, network resources or any services provided by us for any illegal purpose, or for accessing, receiving or transmitting any material deemed illegal, indecent, offensive or otherwise unacceptable under UK law.
All passwords and usernames allocated to you must be kept secret and must not be disclosed to anyone without our prior written authorisation.
You must not use any false identity in email or other network communications.
You must not attempt or participate in the unauthorised entry or viewing of another user’s account or into another system.
You must not use the services and/or network systems or any part thereof for fraudulent activities, or to breach another organisation's security (cross-network hacking). This is an illegal act and prosecution under criminal law may result.

DECISIONMAKING
Any decision made by us in relation to the services provided to you shall be final.