

Introduction

Link Credit Union Ltd (“we“, “us“, “our“) respects your right to privacy and is committed to protecting your privacy. This Cookies Policy (along with our Website T & Cs and Privacy Statement) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we treat it.

We may change this Cookies Policy from time to time by updating this page. You should check this page from time to time to ensure you are happy with any changes.

Does Link Credit Union Ltd use cookies?

Yes, Link Credit Union Ltd uses cookies. We believe in being clear and transparent about how we use your information. This policy provides detailed information about how we use cookies and what we use cookies for. We use cookies and other technologies to ensure everyone who uses/visits our site has the best possible experience. Cookies also help us keep your account details safe.

By continuing to use our services, you are agreeing to the use of cookies and similar technologies for the purposes we describe in this policy.

What Are Cookies

Cookies are small files that store information on your hard drive or browser that means that the website can recognise that you have visited the website before. Cookies cannot harm your device at all, and they can make the internet incredibly easy to use, but obviously it's only fair that it should be up to the visitor whether they accept these cookies or not. All Internet browsers, such as Google Chrome and Internet Explorer, have an optional setting to disallow these cookies. Cookies make it easier for you to maintain your preferences on the website, and by seeing how you use the website we can tailor the website around your preferences and measure usability of the website and getting an overview of what pages on our website need to be improved. Being able to recognise you enables us to personalise your visit, make it more user friendly and will allow us to know if someone attempts to access your account from a different device.

What Do We Use Cookies For

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration, to help us provide a better service; to record your session information and/or to assist you in browsing the website. This may in some instances only be statistical data about how you browse our website and what pages are of interest to you.

For the same reason, we may obtain information about your usage of the website by using a cookie file which is stored on the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive. Cookies help us to improve the website and to deliver a better and more personalised service. They enable us:

- to estimate usage numbers and patterns;
- to store information about your preferences, which allow us to customise the website according to your individual interests;
- to speed up your searches; and
- to recognise you when you return to the website

This website uses Google Analytics cookies to collect information about how our visitors use the website. The Cookies used by this website collect information in an anonymous form and is used by many different websites. If a member wishes to opt out of being tracked by Google Analytics across all websites, please click the following link <http://tools.google.com/dlpage/gaoptout>

Web Beacons

Web beacons (also called web bugs and clear GIFs) are used in combination with cookies to help people running websites to understand the user behaviour of their members. A web beacon is typically a transparent graphic image (usually 1 pixel x 1 pixel) that is placed on a site or in an email.

The use of a web beacon allows the site to record the simple actions of the user opening the page that contains the beacon. The beacon is one of the ingredients of the page, just like other images and text except it is so small and clear that it is effectively invisible. Web pages and graphical emails use a presentation code that tells your computer what to do when a page is opened. While they may contain some of the text that you see on the screen at the time, they typically contain a number of instructions, or tags that then ask the website's server to send you further content (such as an image or a block of text that changes frequently). Web beacons are retrieved in the same way and the action of calling the material from another server allows the event to be counted.

When a user's browser requests information from a website in this way certain simple information can also be gathered, such as: the IP address of your computer; time the material was viewed; the type of browser that retrieved the image; and the existence of cookies previously set by that server. This is information that is available to any web server you visit. Web beacons do not give any "extra" information away. They are simply a convenient way of gathering the simplest of statistics and managing cookies.

Web beacons are typically used by a third-party to monitor the activity of a site. Turning off the browser's cookies will prevent web beacons from tracking your specific activity. The web beacon may still record an anonymous visit from your IP address, but unique information will not be recorded.

Managing Cookies Usage

You may refuse to accept or you may disable cookies by activating the setting on your browser which allows you to refuse the setting of cookies. However, if you select this setting you may be unable to access certain parts of the website or unable to avail of our services. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you log on to the website.

What to do if you don't want cookies to be set

If you don't want us to use cookies when you visit our site, you can opt out of some cookies on your browser settings. In order for us to recognize that you have opted out of cookies, we have to place our opt-out cookie on your device so we can know not to set other cookies the next time you visit. If you use our site without changing your browser settings, we'll assume that you're happy to receive all cookies on the Link Credit Union Ltd website. Please note that some features on the Link Credit Union Ltd website will not work properly without cookies.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit wikipedia.org, www.allaboutcookies.org, or www.aboutcookies.org.

If you have any concerns about material which appears on the website, please contact us at info@linkcu.ie and we will be happy to be of assistance to you.

Use of Cookies

Category of use	Example
Preferences	These cookies allow our website to remember information that changes the way the site behaves or looks, such as your preferred language or the region you are in. These cookies can also assist you in changing text size, font and other parts of our web pages that you can personalise.

	<p>Loss of the information stored in a preference cookie may make the website experience less functional but should not prevent it from working.</p> <p>Most users will have a preferences cookie called 'NID' already set in their browsers.</p>
Authentication	<p>These cookies show you the right information and personalise your experience.</p>
Persistent	<p>A persistent cookie helps us recognize you as an existing user. After you sign in, a persistent cookie stays in your browser and will be read by us when you return to the site.</p>
Security	<p>We use security cookies to authenticate users, prevent fraudulent use of login credentials, protect user data from unauthorised parties.</p> <p>For example, we use cookies which contain digitally signed and encrypted records of a user's account ID and most recent sign-in time. The combination of these two cookies allows us to block many types of attack, such as attempts to steal the content of forms that you complete on web pages such as loan applications. A secure cookie can only be transmitted over an encrypted connection (i.e. HTTPS). This makes the cookie less likely to be exposed to cookie theft via eavesdropping.</p>
Processes	<p>Process cookies help make the website work and deliver services that the website visitor expects, like navigating around web pages or accessing secure areas of the website. Without these cookies, the website cannot function properly.</p>
Advertising	<p>Cookies help us learn how well our site and plugins perform in different locations. We also use cookies to understand, improve, and research products, features, and services, including when you access our website from other websites, applications, or devices such as your work computer or your mobile device. We use cookies to make advertising to our members more engaging and more valuable. Some common applications of cookies are to select advertising based on what's relevant to a user; to improve reporting on campaign performance; and to avoid showing ads the user has already seen.</p> <p>Sometimes an advertising cookie may be set on the domain of this site. Unlike cookies that are set on Google's own domains, this cookie can't be read by Google when you're on other sites. It serves purposes such as measuring interactions with the pages/ads on that domain and preventing the same ads from being shown to you too many times.</p> <p>This site also uses conversion cookies whose main purpose is to help us determine how many times people who click on our ads end up following through with our call to action. These cookies allow us to determine that you clicked the ad and later visited the relevant page on our site. Conversion cookies are not used for interest-based ad targeting and persist for a limited time only. Conversion cookie data may also be used in combination with your account to link conversion events across different devices you use.</p>
Session State	<p>Websites often collect information about how users interact with a website. This may include the pages users visit most often, and whether users get error messages from certain pages. We use these so-called 'session state cookies' to help us improve our services, in order to improve our users' browsing experience. Blocking or deleting these cookies will not render the website unusable. Web browsers normally delete session cookies when the user closes the browser. Unlike other cookies, session cookies do not have an expiration date assigned to them, which is how the browser knows to treat them as session cookies.</p>

Analytics	Google Analytics is Google's analytics tool that helps website and app owners to understand how their visitors engage with their properties. We use a set of cookies to collect information and report website usage statistics without personally identifying individual visitors to Google. The main cookie used by Google Analytics is the '__ga' cookie.
Adobe Flash	Adobe Flash is another technology that can provide cookie-equivalent functionality. Adobe Flash is capable of storing information on your device (in a file outside of your browser). Please note that not all browsers provide the ability to remove Adobe Flash "cookies" (also called "LSOs"). You can restrict or block Adobe Flash cookies/LSOs through the Adobe website. As with any cookie, if you do restrict flash cookies/LSOs, there may be some features on our website you aren't able to use.

Other Helpful Resources

To learn more about advertisers' use of cookies the following links are helpful:

- [Digital Advertising Alliance \(EU\)](#)
- [Internet Advertising Bureau \(EU\)](#)
- [Network Advertising Initiative](#)