

	Link Credit Union Ltd	Policy No: Policy Owner:	41. Cookies Policy Data Protection Officer & Board of Directors		
<p style="text-align: center;">Summary</p> <p>Link Credit Union uses cookies and this policy provides detailed information about how we use cookies and what we use cookies for.</p> <p>We use cookies and other technologies to ensure everyone who uses/visits our site has the best possible experience. Cookies also help us to keep member's account details safe.</p>					
Recommended for approval by policy owners:			Approved by the Board on:		
Signature: Name: Collette Reilly		Date: Title: DPO	Signature: Name: Michael Donohoe		Title: Chairperson
Circulation	Version	Description/Review	Created/Modified	Date	Date Approved
P:/Link CU Policies2018	1.0	New Document Created	CEO & DPO	26/07/2018	
P:/LinkCU Policies 2019	1.1	Policy Review	RBK & DPO	15/07/2019	
P:/LinkCU Policies 2020	1.2	Policy Review & Update	Marketing Officer & DPO	26/11/2019	

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1. Introduction

Link Credit Union Limited (“we”, “us”, “our”) respects your right to privacy and is committed to protecting and respecting your privacy. This Cookies Policy (together with our Website T & Cs and Privacy Policy) 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.

2. What Are Cookies

Cookies are small files that store information on your hard drive or browser which means that the website can recognise that you have visited the website before. They 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.

3. 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 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. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the Cookie 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, and so 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.

4. Which Cookies Do We Use

The following are the cookies we use on the website:

Name of Cookie	Purpose of Cookie	Reason for Use
__utma	Google Analytics	This cookie is used by Google Analytics to track the number of times a visitor has been to the site pertaining to the cookie, when their first visit was, and when their last visit occurred. Google Analytics uses the information from this cookie to calculate things like new sessions/visits
__utmb	Google Analytics	These cookies work together to calculate how long a visit takes. __utmb takes a timestamp of the exact moment in time when a visitor enters a site, while __utmc takes a timestamp of the exact moment in time when a visitor leaves a site. __utmb expires at the end of the session. __utmc waits 30 minutes, and then it expires. __utmc has no way of knowing when a user closes their browser or leaves a website, so it waits 30 minutes for another pageview to happen, and if it doesn't, it expires.
__utmz	Google Analytics	This cookie keeps track of where the visitor came from, what search engine you used, what link was clicked on, what keyword was used, and where they were in the world when they accessed a website. It expires in 15,768,000 seconds – or, in 6 months. This is how Google Analytics knows to whom and to what source / medium / keyword to assign the credit for a goal conversion or an e-commerce transaction.
__utmt	Google Analytics	This cookie is used to throttle the request rate for the service – limiting the collection of data on high traffic sites.
PHPSESSID	Session cookie used for login bp2tv_cookie accepted	Long lifespan cookie used to remember that somebody accepted the cookies notification.
fbp	Facebook	This cookie is set by Facebook to deliver advertisement when they are on Facebook or a digital platform powered by Facebook advertising after visiting this website. Duration 2 months
fr	Facebook	The cookie is set by Facebook to show relevant advertisements to the users and measure and improve the advertisements. The cookie also tracks the behaviour of the user across the web on sites that have Facebook pixel or Facebook social plugin.

The website uses Google Analytics, a web analytics service provided by Google, Inc. (“Google”) to collect information about how visitors use the website. The Cookies used by this product collect information in an anonymous form and are used by many different websites.

Google Analytics uses, a “Persistent Cookie”, which expires two years after it is placed on your computer. The information generated by the Cookie about your use of this Website (including your IP address) will be transmitted to and stored by Google on servers in the United States. No personal information will be collected by this service. Google will use this information for the purpose of evaluating your use of a website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google’s behalf. Google will not associate your IP address with any other data held by Google. By using this Website, you consent to the processing of data about you by Google in the manner and for the purposes set out above. If you wish to opt out of being tracked by Google Analytics across all websites, please visit <http://tools.google.com/dlpage/gaoptout>.

The website also uses Facebook Pixel – we use Facebook Ads from time to time and place the Facebook Pixel Code on the site.

Please refer to Facebook website to view their policy [Privacy Policy](#) | [Opt-out Options](#)

5. 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.

You can find out how to do this for your particular browser by clicking “help” on your browser’s menu or by visiting www.allaboutcookies.org

If you have any concerns about material which appears on the website, please contact us at dpo@linkcu.ie

6. Policy Review

This policy will be formally reviewed on an annual basis or whenever there is a change in circumstance of the credit union. The next annual review is due on 20/07/2020.