



Cookie policy

Introduction

Please read this cookie policy carefully as it contains important information on who we are and how we use cookies on our website. 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.

Who we are

This website is operated by Credito PLC. Our Regulatory notice explains who we are and for more information see our about us page.

This cookie policy only relates to your use of our website, www.creditopl.com

Cookies

A cookie is a small text file which is placed onto your device (eg computer, smartphone or other electronic device) when you use our website. We use cookies on our website. These help us to recognise you and your device and store some information about your preferences or past actions.

For example, we may monitor how many times you visit the website, which pages you go to, traffic data, location data and the originating domain name of your internet service provider. This information helps us to build a profile of our users. Some of this data will be aggregated or statistical, which means that we will not be able to identify you individually.

For further information on our use of cookies, including a detailed list of your information which we and others may collect through cookies, please see below.

For further information on cookies generally, including how to control and manage them, visit the [guidance on cookies](#) published by the UK Information Commissioner's Office, www.aboutcookies.org or www.allaboutcookies.org.

Consent to use cookies and changing settings

We will ask for your permission (**Consent**) to place cookies or other similar technologies on your device, except where they are essential for us to provide you with a service that you have requested.



You can withdraw any consent to the use of cookies or manage any other cookie preferences by selecting cookie settings. You can then adjust the sliders / untick the boxes. It may be necessary to refresh the page for the updated settings to take effect.

Our use of cookies

The table below provides more information about the cookies we use and why:

The cookies we use	Name	Purpose	Whether cookie is essential for us to provide you with a service that you have requested and whether we will seek your consent before we place the cookie
Type and owner	Name of cookie(s)	<ul style="list-style-type: none"> Write a general description and explain the type of information it collects: <p><u>Strictly necessary cookies:</u> These are cookies that are required for the operation of our Sites. They include, for example, cookies that enable you to log into secure areas of our Site.</p> <p><u>performance cookies:</u> These cookies collect information about how you use our website, eg which pages you go to most often. These cookies do not collect personally identifiable information about you. All information collected by these cookies is aggregated and anonymous, and is only used to improve how our website works.</p> <p><u>functionality cookies:</u> These cookies allow our website to remember the choices you make (such as your username, language, last action and search preferences) and provide enhanced, more personal features. The information collected by these cookies is anonymous and cannot track your browsing activity on other websites.</p> <p><u>targeting or advertising cookies:</u> These cookies are used to deliver adverts more relevant to you and your interests. They are also used to limit the number of times you see an advertisement on our website and help measure the effectiveness of the advertising campaign. They are placed by “X advertisement” with our permission. They remember that you have visited a website and this information is shared with the advertisers.</p>	<p>Yes, it is essential (we will therefore not request your consent before placing this cookie)</p> <p><u>OR</u></p> <p>No, will therefore request your consent before placing this cookie</p>

The cookies we use	Name	Purpose	Whether cookie is essential for us to provide you with a service that you have requested and whether we will seek your consent before we place the cookie
		<p>For example:</p> <p>This is a web analytics service provided by Google Inc which uses cookies to show us how visitors found and explored our site, and how we can enhance their experience. It provides us with information about the behaviour of our visitors (eg how long they stayed on the site, the average number of pages viewed) and also tells us how many visitors we have had.</p> <ul style="list-style-type: none"> • Explain the duration of the cookies. <p>session cookies: These allow our website to link your actions during a particular browser session. These expire each time you close your browser and do not remain on your device afterwards'</p> <p>persistent cookies: These are stored on your device in between browser sessions. These allow your preferences or actions across our website to be remembered. These will remain on your device until [insert when they will expire], or you delete them from your cache</p> <p>Read: https://policies.google.com/technologies/cookies?hl=en-US</p>	
Next cookie type and owner			

Third party access to the cookies

The cookies we use will only be accessed by us and those third parties named in the table above for the purposes referred to in this cookie policy. Those cookies will not be accessed by any other third party.



How to turn off all cookies and consequences of doing so

If you do not want to accept any cookies, you may be able to change your browser settings so that cookies (including those which are essential to the services requested) are not accepted. If you do this, please be aware that you may lose some of the functionality of our website.

For further information about cookies and how to disable them please go to the [guidance on cookies](#) published by the UK Information Commissioner's Office, www.aboutcookies.org or www.allaboutcookies.org.

How to contact us

Please contact us or our Data Protection Officer, if you have any questions about this cookie policy or the information we hold about you.

If you wish to contact us or our Data Protection Officer, please send an email to info@creditopl.com or write to us at Credito PLC, Mountview House, 202-212 High Road, Ilford, Essex IG1 1QB, United Kingdom.

Do you need extra help?

If you would like this notice in another format (for example: audio, large print, braille) please contact us (see 'How to contact us' above).

Changes to this policy

This policy was published on 21 March 2021 and last updated on 21 September 2021.