



COOKIE POLICY

Effective Date: October 01, 2025

INTRODUCTION

Smartr365 Finance Limited ("we," "us," or "Smartr365"), a company registered in England and Wales (company number: 10487227), uses cookies and similar technologies on our website, <https://www.smartr365.com> (the "Site"), to enhance your experience, provide our Services (e.g., mortgage calculators, advisor matching, financial planning tools), and improve functionality. This Cookie Policy explains what cookies are, how we use them, your choices, and how to contact us. It forms part of our Privacy Policy and should be read alongside our Terms of Service.

For questions, contact us at info@smartr365.com.

WHAT ARE COOKIES?

Cookies are small text files placed on your device (e.g., computer, phone) when you visit the Site. They store information to make websites work efficiently, remember preferences, or analyse usage. We also use similar technologies like pixels, local storage, or device identifiers (collectively, "cookies").

Cookies can be:

- **Session Cookies:** Temporary, deleted when you close your browser.
- **Persistent Cookies:** Remain on your device for a set period or until deleted.
- **First-Party Cookies:** Set by us.
- **Third-Party Cookies:** Set by third-party services (e.g., analytics providers).

WHY WE USE COOKIES

We use cookies for:

- **Essential Purposes:** Enable core Site functionality (e.g., user login, form submissions).
- **Performance and Analytics:** Understand how you use the Site to improve Services (e.g., tracking page views).
- **Functionality:** Remember your preferences (e.g., language, region) for a personalized experience.
- **Marketing:** Deliver relevant ads or content (e.g., mortgage offers) based on your interests.

CONSENT TO COOKIES

Under the UK General Data Protection Regulation (UK GDPR) and Privacy and Electronic Communications Regulations (PECR), we require your consent for non-essential cookies (e.g., analytics, marketing). When you first visit the Site, a cookie banner will appear, allowing you to accept, reject, or customize cookie preferences. You can withdraw consent at any time via the cookie settings link in the Site footer or by emailing us.

Essential cookies, necessary for Site operation, do not require consent but are listed below for transparency.

COOKIES WE USE

Below is a table of cookies we use, their purpose, type, and duration:

Cookie Name	Purpose	Type	Duration	Provider
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_smatr_session	Maintains user session for login and navigation	Essential, First-Party	Session	Smartr365
_ga	Tracks Site usage for analytics (e.g., page views)	Analytics, Third-Party	2 years	Google Analytics
_fbp	Delivers targeted ads via Facebook	Marketing, Third-Party	3 months	Meta
user_prefs	Stores user preferences (e.g., currency display)	Functionality, First-Party	1 year	Smartr365
_hjSession	Tracks user behavior for heatmap analysis	Analytics, Third-Party	Session	Hotjar

**Note: This table is illustrative. We will update it as our Services evolve. Check our cookie settings for the latest list.*

THIRD-PARTY COOKIES AND DATA SHARING

Some cookies are set by third-party services to provide analytics or advertising. These providers may process your data, such as IP addresses or browsing behaviour, under their own privacy policies. Key third parties include:

- **Google Analytics:** Measures Site performance. See their Privacy Policy.
- **Meta:** Delivers targeted ads. See their Cookie Policy.
- **Hotjar:** Analyses user interactions (e.g., heatmaps). See their Privacy Policy.

We ensure third parties comply with UK GDPR through data processing agreements. Data may be transferred outside the UK/EEA, but only with safeguards like Standard Contractual Clauses.

YOUR CHOICES

You can manage cookies as follows:

- **Cookie Banner:** On first visit, use the banner to accept, reject, or customize non-essential cookies.
- **Browser Settings:** Block or delete cookies via your browser (e.g., Chrome, Firefox). Note: Blocking essential cookies may impair Site functionality. Instructions:
 - Chrome: Settings > Privacy and Security > Cookies
 - Firefox: Options > Privacy & Security > Cookies and Site Data
 - Safari: Preferences > Privacy > Cookies
- **Withdraw Consent:** Update preferences via the Site's cookie settings or contact us.
- **Do Not Track:** We respect browser "Do Not Track" signals for non-essential cookies.

DATA RETENTION

Essential cookies are deleted at session end or per the duration above. Non-essential cookies (e.g., analytics) are retained for up to 2 years, unless you delete them sooner. Personal Data collected via cookies is retained per our Privacy Policy.

YOUR RIGHTS

Under UK GDPR, you have rights to:

- Access, correct, or erase your Personal Data.
- Restrict or object to processing.
- Withdraw consent for non-essential cookies.

Contact info@smartr365.com to exercise these rights. You may also lodge a complaint with the UK Information Commissioner's Office (ICO) at <https://ico.org.uk/concerns> or call +44 303 123 1113

UPDATES TO THIS POLICY

We may update this Cookie Policy to reflect changes in our Services or legal requirements. The Effective Date at the top indicates the latest version. We will notify you of material changes via email or Site notice at least 30 days in advance.

CONTACT US

For questions or to manage your cookie preferences, contact:

- **Email:** info@smartr365.com
- **Post:** 1 Queen Caroline St, London W6 9YN

Thank you for using Smartr365. We are committed to protecting your privacy.