

Morag Finance Cookie Policy

This website is operated by and managed on behalf of **Morag Finance**, a trading name of Topaz Finance Limited (“**Morag Finance**”, “**we**”, “**us**” or “**our**”) with the website address <https://moragfinance.co.uk> (“**our website**”).

This Cookie Policy should be read in conjunction with our Privacy Notice, which is available at <https://moragfinance.co.uk/privacy-security/>

We are fully committed to treating your personal information in such a way that it is fair, secure and respecting all relevant laws. Details of our notification to the data protection regulator may be found in the Information Commissioner’s Office Public Register of Data Controllers at www.ico.org.uk under registration number Z9736956.

Whenever you use our website on any device, information may be collected through the use of cookies and similar technologies.

When using our website, digital products and services, we will ask if you consent to our use of cookies as described in this Cookie Policy.

Please note - within our website, we link to other websites and applications which are operated and managed on our behalf. These are:

- **Self-Serve online system:** <https://morag.mortgageservicing.computershare.co.uk>
- **Embark/Paylink online tool:** <https://moragfinance.paylinksolutions.co.uk/>

These sites, and any other external websites we may link to from our site, operate under their own cookie policies, which you can see on each specific site.

Understanding Cookies

A “cookie” is a small text file that can be stored on your computer, smartphone, tablet, or other device when you visit a website or use an app.

Cookies contain information that is transferred to your device and some cookies may collect personal data about you. You can find more general information about cookies on the Information Commissioner’s Office website at www.ico.org.uk/your-data-matters/online/cookies.

Cookies are very useful for websites and do lots of different jobs which help to make your experience on our site as smooth as possible. For example, they let you move between web pages efficiently, remembering your preferences, and generally improving your experience.

Managing cookies through this website

Our website uses different types of cookies and uses a system called **Cookiebot** to help you view and manage your cookie preferences.

We use **Necessary cookies** to help ensure our website works correctly. These cookies are essential for the operation of our website and will remain active for the duration of your visit unless you choose to specifically disable them by changing your browser settings. If you do disable these cookies, please be aware that some parts of our website may not function correctly.

We also use various **Optional cookies** for insight purposes to collect information about how you use our website which can help us improve your experience. These optional cookies collect information in an anonymous way and you cannot be identified as an individual through the data we collect. Some optional cookies are placed by third party services that appear on our pages.

All optional cookies are inactive for the duration of your visit unless you specifically consent to enable them. You can view details of the various optional cookies we use and choose to enable/disable them by clicking the **Details** tab within the Cookiebot tool that will display when you first visit our site.

You can also view details of the various optional cookies we use at any time by clicking on the **Cookies** link located in the menu bar in the footer section of our site. Each optional cookie is displayed in a table on this page, alongside a category and a description. At the bottom of this page, you can re-open the Cookiebot tool which will allow you to manage your cookie preferences by enabling/disabling the specific optional cookies shown in the Details tab.

If you change any settings, you may need to refresh the page for your changes to take effect. If you do disable any optional cookies, you may find that certain parts of our website do not work correctly or do not work at all.

Managing cookies through browser settings

Most browsers allow you to disable cookies if you would like them to. Each browser is configured differently. To disable cookies via your browser settings, you should follow the instructions given by the publisher of your browser. Please remember that any settings you change will not just affect cookies used on our website. These changes will apply to all websites that you visit (unless you choose to block cookies from particular sites).

Most browsers will allow you to:

- See what cookies you've got and delete them on an individual basis.
- Block third party cookies.
- Block cookies from particular sites.
- Block all cookies from being set.
- Delete all cookies when you close your browser.

These instructions are available for commonly used browsers through the following links:

- **Microsoft Edge:** <https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy>
- **Internet Explorer:** <http://windows.microsoft.com/en-GB/windows-vista/Block-or-allow-cookies>
- **Safari:** https://support.apple.com/kb/ph21447?locale=en_US
- **Firefox:** <https://support.mozilla.org/en-US/kb/clear-cookies-and-site-data-firefox>
- **Chrome:** <https://support.google.com/chrome/answer/95647?hl=en&hlrm=en>

If you use different devices, make sure you configure the settings of the corresponding browser according to your preferences.

If you wish to opt-out of tracking by Google Analytics across all websites, you can do so at <https://tools.google.com/dlpage/gaoptout>.

You should be aware that any preferences will be lost if you delete cookies (which also includes where you have opted out from cookies, as this requires an opt-out cookie to be set). Also, if you block cookies completely, many websites will not work properly and some functionality on these websites will not work at all.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org. Alternatively, you can search the internet for other independent information on cookies.

Morag Finance is a trading name of Topaz Finance Limited. Registered in England & Wales: Company No. 05946900. Registered address: The Pavilions, Bridgwater Road, Bristol, BS13 8AE.

Topaz Finance Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 461671). Most buy-to-let mortgages are not regulated by the Financial Conduct Authority.

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