

## Introduction

Oxbury Bank Plc (“us”, “we”, or “our”) uses cookies on the website <http://www.oxbury.com> (the “Service”). By using the Service, you consent to the use of cookies.

Our Cookie Policy explains what cookies are, how we use cookies, how third-parties we may partner with may use cookies on the Service, your choices regarding cookies and further information about cookies.

### 1. What Are Cookies?

Cookies are small pieces of text sent to your web browser by a website you visit. A cookie file is stored in your web browser and allows the Service or a third-party to recognise you and make your next visit easier and the Service more useful to you.

Cookies can be “persistent” or “session” cookies. Persistent cookies remain on your personal computer or mobile device when you go offline, while session cookies are deleted as soon as you close your web browser.

#### 1.1 How Oxbury Uses Cookies

When you use and access the Service, we place a limited number of cookie files in your web browser for the following purposes:

- To enable certain functions of the Service
- To provide analytics

We use persistent cookies on the Service and we use different types of cookies to run the Service:

- Essential cookies. We use cookies to remember information that changes the way the Service behaves or looks, primarily storing User Preferences on the Service.
- Analytics cookies. We use analytics cookies to track information on how the Service is used so that we can make improvements. We may also use analytics cookies to test new pages, features or new functionality of the Service to see how our users react to them.

#### 1.2 Third Party Cookies

A third-party cookie is one that is placed on a user’s hard disk by a Web site from a domain other than the one a user is visiting.

Certain features of the site may utilise external services which will place these cookies on your computer. An example of this type of feature is the use of embedded videos from YouTube.

#### 1.3 Your Choices Regarding Cookies

Oxbury will ask you to confirm your preferences regarding the handling of cookies on our website when you first access the page. You may choose to allow all cookies, restrict to strictly necessary cookies only or else allow a selection based on your personal preference. You may amend your decision at any time by clicking the “Manage Cookies” link at the bottom of the main page.

If you would like to delete cookies or instruct your web browser to delete or refuse cookies, please visit the help pages of your web browser. Please note, however, that if you delete cookies or refuse

to accept them, you might not be able to use all of the features we offer, you may not be able to store your preferences, and some of our pages might not display properly.

- For the Chrome web browser, please visit this page from Google: <https://support.google.com/chrome/answer/95647?hl=en-GB&co=GENIE.Platform%3DDesktop>
- For the Internet Explorer web browser, please visit this page from Microsoft: <http://support.microsoft.com/kb/278835>
- For the Firefox web browser, please visit this page from Mozilla: <https://support.mozilla.org/en-US/kb/clear-cookies-and-site-data-firefox>
- For the Safari web browser, please visit this page from Apple: <https://support.apple.com/guide/safari/manage-cookies-and-website-data-sfri11471/mac>
- For any other web browser, please visit your web browser's official web pages.

## 1.4 More Information About Cookies

You can learn more about cookies and the following third-party websites:

- AllAboutCookies: <http://www.allaboutcookies.org/>
- Network Advertising Initiative: <http://www.networkadvertising.org/>

## 1.5 Our Details

This website is owned and operated by Oxbury Bank Plc, registered in England & Wales with number 11383418 with its registered office at One City Place, Queens Rd, Chester, CH1 3BQ.

We can be contacted by post at the above address, or by email using the email address published on our website from time to time.