

# Privacy, cookies and terms

## Privacy policy

### Introduction

Homes for Later Living (made up of Churchill Retirement Living, McCarthy & Stone, PegasusLife and the Home Builders Federation) respects your privacy and is committed to protecting your personal data. This privacy notice will inform you as to how we look after your personal data when you visit our website (regardless of where you visit it from) and tell you about your privacy rights and how the law protects you.

## 1. Important information and who we are

### Purpose of this privacy notice

This privacy notice aims to give you information on how Homes for Later Living collects and processes your personal data through your use of this website, including any data you may provide through this website.

This website is not intended for children and we do not knowingly collect data relating to children.

It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy notice supplements the other notices and is not intended to override them.

### Controller

Homes for Later Living is made up of different companies and legal entities and this privacy notice is issued on behalf of all four businesses. When we mention "Homes for Later Living", "we", "us" or "our" in this privacy notice, we are referring to all of the companies in the group responsible for processing your data. John Slaughter at the HBF is the controller and responsible for this website.

We have appointed a data protection manager (DPM) who is responsible for overseeing questions in relation to this privacy notice. If you have any questions about this privacy notice please contact the DPM using the details set out below.

## Contact details

Email address: john.slaughter:hbf.co.uk

Postal address: 27 Broadwall, South Bank, London SE1 9PL

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues ([www.ico.org.uk](http://www.ico.org.uk)). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

Changes to the privacy notice and your duty to inform us of changes

This version was last updated on 12th September 2019.

The data protection law in the UK changed on 25 May 2018 and, as ever, it is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

## Third-party links

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy notice of every website you visit.

## 2. The data we collect about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

Where relevant we may collect, use, store and transfer different kinds of personal data about you which we have grouped together follows:

Identity Data includes first name, maiden name, last name, username or similar identifier, marital status, title, date of birth and gender.

Contact Data includes billing address, delivery address, email address and telephone numbers.

Financial Data includes bank account and payment card details.

Transaction Data includes details about payments to and from you and other details of products and services you have purchased from us.

Technical Data includes internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website.

Profile Data includes your username and password, purchases or orders made by you, your interests, preferences, feedback and survey responses.

Usage Data includes information about how you use our website, products and services.

Marketing and Communications Data includes your preferences in receiving marketing from us and our third parties and your communication preferences.

We also collect, use and share Aggregated Data such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does not directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy notice.

We do not collect the following Special Categories of Data about you: details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions and trade union memberships. Nor do we collect information about criminal convictions and offences. We will sometimes collect information relating to your health but will only do so with your express consent.

#### **If you fail to provide personal data**

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example, to provide you with goods or services). In this case, we may have to cancel a product or service you have with us but we will notify you if this is the case at the time.

### **3. How is your personal data collected?**

We use different methods to collect data from and about you including through:

Direct interactions by filling in forms or by corresponding with us by post, phone, email or otherwise.

This includes personal data you provide when you:

subscribe to marketing communications or publications;  
attend an event; or  
give us some feedback.

Automated technologies or interactions. As you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies and other similar technologies. Please see our cookie policy for further details.

Third parties or publicly available sources. We may receive personal data about you from various third parties and public sources as set out below:

Technical Data from the following parties:

1. analytics providers;
2. advertising networks; and
3. search information providers.

Identity and Contact Data from data brokers or aggregators.

Identity and Contact Data from publicly available sources.

Identity and Contact Data via estate agent customer referrals and/or homeowner referrals

## 4. How we use your personal data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

Where you have provided us with your specific and informed consent;

Where we need to perform the contract we are about to enter into or have entered into with you;

Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests; and

Where we need to comply with a legal or regulatory obligation.

[Click](#) to find out more about the types of lawful basis that we will rely on to process your personal data.

You have the right to withdraw consent to marketing at any time by contacting us.

### **Purposes for which we will use your personal data**

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data.

### Marketing

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising. If you wish to update the nature of your consent or your communication preferences please contact 020 7960 1600.

### **Promotional offers from us**

We may use your Identity, Contact, Technical, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

You will receive marketing communications from us if you have provided us with your specific and informed consent to receiving such marketing and, in each case, you have not opted out of receiving that marketing.

### **Third-party marketing**

We will get your express opt-in consent before we share your personal data with any company outside the Homes for Later Living group of companies for marketing purposes.

### **Opting out**

You can ask us or third parties to stop sending you marketing messages at any time by visiting our website [www.homesforlaterliving.org](http://www.homesforlaterliving.org) or by following the opt-out links on any marketing message sent to you. Or by emailing [john.slaughter@hbf.co.uk](mailto:john.slaughter@hbf.co.uk)

### **Cookies**

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly. For more information about the cookies we use, please see our cookie policy.

### **Change of purpose**

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

## **5. Disclosures of your personal data**

We may have to share your personal data with the parties set out below for the purposes set out in the table in paragraph 4 above.

- External Third Parties as set out in the *Glossary*.
- Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If

a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions and the signed data processing agreement between us and them.

## 6. International transfers

Some of our external third parties are based outside the European Economic Area (**EEA**) so their processing of your personal data will involve a transfer of data outside the EEA.

Whenever we transfer your personal data out of the EEA, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is met:

- We will only transfer your personal data to countries that have been deemed to provide an adequate level of protection for personal data by the European Commission. For further details, see European Commission: Adequacy of the protection of personal data in non-EU countries.
- Where we use certain service providers, we may use specific contracts approved by the European Commission which give personal data the same protection it has in Europe. For further details, see European Commission: Model contracts for the transfer of personal data to third countries.
- Where we use providers based in the US, we may transfer data to them if they are part of the Privacy Shield which requires them to provide similar protection to personal data shared between the Europe and the US. For further details, see European Commission: EU-US Privacy Shield.

Please contact us if you want further information on the specific mechanism used by us when transferring your personal data out of the EEA.

## 7. Data security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

## 8. Data retention

**How long will you use my personal data for?**

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

By law we have to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for six years after they cease being customers for tax purposes.

In some circumstances you can ask us to delete your data: see *Request erasure* below for further information.

In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

## 9. Glossary

### LAWFUL BASIS

**Legitimate Interest** means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by [contacting us](#)

**Performance of Contract** means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

**Comply with a legal or regulatory obligation** means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

### YOUR LEGAL RIGHTS

You have the right to:

**Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

**Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

**Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

**Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

**Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

**Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

**Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

### **No fee usually required**

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

### **What we may need from you**

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to



receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

### **Time limit to respond**

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

If you have any questions about this privacy policy, please contact [john.slaughter@hbf.co.uk](mailto:john.slaughter@hbf.co.uk)

### **Our cookie policy**

When we provide services, we want to make them easy, useful and reliable. Where services are delivered on the internet, this sometimes involves placing small amounts of information on your device, for example, your computer or mobile phone. These include small files known as cookies. They cannot be used to identify you personally.

## **What is a cookie?**

A cookie is a small text file that is downloaded onto 'terminal equipment' (e.g. a computer or smartphone) when the user accesses a website. It allows the website to recognise that user's device and store some information about the user's preferences or past actions.

### **How does a Cookie relate to your personal data?**

The GDPR explicitly states that online identifiers, even if they are pseudonymous or if they do not directly identify an individual, will be considered personal data if there is potential for an individual to be identified or singled out. Therefore, any persistent cookie that is unique to the device by virtue of its attributes or stored values fits the criteria for personal data.

Because of this, we must ask for your consent to use cookies when you access our site whilst also making it just as easy for you to withdraw this consent at a later date should you wish to.

### **Which cookies do Homes for Later Living use?**

The below chart details the Cookies that we use and the purpose for which this Cookie is used:

<b>Cookie</b>	<b>Name</b>	<b>Purpose</b>	<b>More information</b>
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EpiServer	.CMO.LPO	Keeps tracking information for monitoring	EpiServer Campaign Monitor and Optimization (CMO) is an add-on module integrated with EpiServer CMS to receive an instant answer on how your campaigns are performing.
	__RequestValidationToken	This cookie is used to prevent Cross-site Request forgery	On a form submission this is an authorization filter that compares the value that is being sent from the form to the value that is being stored in the cookie. If these values are matching the form submission is successful. If these values aren't matching the form submission will fail.
	cookiebanner-accepted	This is a cookie that checks if the user has accepted the cookie policy.	The cookie will only be created if the user accepts the cookie terms and conditions and it will never expire. It has a value of 1 when it's accepted.

Google Analytics (from analytics.js script):	_ga	Used to distinguish users	
	_gid	Also used to distinguish users	
	_gat	Used to throttle request rate	
	AMP_TOKEN	Contains a token that can be used to retrieve a Client ID from AMP Client ID service. Other possible values indicate opt-out, inflight request or an error retrieving a Client ID from AMP Client ID service.	
	_gac_<property-id>	Contains campaign related information for the user. If you have linked your Google Analytics and AdWords accounts, AdWords website conversion tags will read this cookie unless you opt-out	
Google Analytics (from ga.js script):	__utma	Used to distinguish users and sessions. The cookie is created when the javascript library executes and no existing __utma cookies exists. The cookie is updated every time data is sent to Google Analytics.	
	__utmt	Used to throttle request rate.	

__utmb	Used to determine new sessions/visits. The cookie is created when the javascript library executes and no existing __utmb cookies exists. The cookie is updated every time data is sent to Google Analytics.	
__utmz	Stores the traffic source or campaign that explains how the user reached your site. The cookie is created when the javascript library executes and is updated every time data is sent to Google Analytics.	
__utmv	Used to store visitor-level custom variable data. This cookie is created when a developer uses the _setCustomVar method with a visitor level custom variable. This cookie was also used for the deprecated _setVar method. The cookie is updated every time data is sent to Google Analytics.	
VWO		
_vis_opt_exp_EXPERIMENT_ID_goal_GOAL_ID	This cookie is generated when a goal is created.	

_vis_opt_test_cookie	This is a temporary session cookie generated to detect if the cookies are enabled on the user browser or not.	
_vis_opt_exp_EXPERIMENT_ID_combi	This cookie is generated when users reach a particular combination. This cookie ensures that users see the same variation that they saw on their previous visit to the page.	
_vis_opt_exp_EXPERIMENT_ID_exclude	This cookie is generated when a user is excluded from a test.	
_vis_opt_exp_EXPERIMENT_ID_split	This cookie is generated during a split URL test.	
_vis_opt_s	This cookie detects if the user is new or returning to a particular test.	
_vis_opt_out	This cookie indicates that the visitor is not part of the test.	This cookie is valid for 10 years.
_vwo_uuid	This cookie generates a unique ID for every visitor and is used for the report segmentation feature in VWO. It also allows you to view data in a more refined manner. If you have a test running on multiple domains, you will	

		notice test-specific UUID value	
Response Tap	Adalyser ID __adal_id	<p>Uniquely identifies a user and persists long-lasting information about their behaviour on the site. Duration: 2 years. Contains the following tokens:</p> <ul style="list-style-type: none"> <li>- Domain user ID - UUID to identify a user.</li> <li>- First user visit - timestamp of the user's first site visit within the cookie's lifetime</li> <li>- Visit count - number of sessions the user has started on the site</li> <li>- Current visit start - timestamp of the user's current session</li> <li>- Last visit start - timestamp of the user's previous session</li> </ul>	This allows us to recognise you when you return to our site.

<p>Adalyser Campaign __adal_ca</p>	<p>Uniquely identifies a user and persists long-lasting information</p> <p>about their behaviour on the site. Duration: 2 years. Contains the following tokens:</p> <ul style="list-style-type: none"> <li>- Domain user ID - UUID to identify a user.</li> <li>- First user visit - timestamp of the user's first site visit within the cookie's lifetime</li> <li>- Visit count - number of sessions the user has started on the site</li> <li>- Current visit start - timestamp of the user's current session</li> </ul>	<p>This allows us to recognise you when you return to our site.</p>
<p>Adalyser Conversion Window __adal_cw</p>	<p>Conversion window start. When a user first visits the site, this cookie is set to the session start timestamp and is sent along with any conversions the user performs, This enables the conversion to be attributed back to an advertisement that initiated the first session. Duration is 30 days.</p>	<p>This allows us to recognise you when you return to our site.</p>

	Adalyser Session __adal_ses	<p>This cookie's presence is used to indicate that the current browsing session has already been tracked and should not be re-sent unless a change in campaign information has been detected. Duration is 30 minutes.</p> <p>browsing session has already been tracked and should not be re-sent unless a change in campaign information has been detected. Duration is 30 minutes.</p>	This helps us understand the volume of traffic the site receives.
Facebook Advertising and Measurement	fr	Facebook's primary advertising cookie, used to deliver, measure, and improve the relevancy of ads.	Contents: User and browser ID; time stamp; miscellaneous other data
	oo	Used to record advertising opt outs	Contents: 1 or 0
	ddid	Used to open a specific location in an advertiser's app upon installation	Contents: Object ID and App ID
Facebook Analytics and Research	campaign_click_url	Records the Facebook URL that an individual landed on after clicking on an ad promoting Facebook	Contents: URL



Google Advertising (including YouTube)	NID	Helps customise adverts on Google properties, such as Google Search. For example, we use such cookies to remember your most recent searches, your previous interactions with an advertiser's adverts or search results and your visits to an advertiser's website. This helps us to show you customised adverts on Google.	
	SID		
	IDE	Advertising cookies to serve ads on non-Google sites.	Stored in browsers under the domain doubleclick.net.
	ANID	Advertising cookies to serve ads on non-Google sites.	Stored in browsers under the domain google.com
	DSID	Advertising cookies to serve ads on non-Google sites.	
	FLC	Advertising cookies to serve ads on non-Google sites.	
	AID	Advertising cookies to serve ads on non-Google sites.	

TAID	Advertising cookies to serve ads on non-Google sites.	
exchange_uid	Advertising cookies to serve ads on non-Google sites.	
__gads	Measuring interactions with the ads on non-Google domains	
__gac	Measuring interactions with the ads on non-Google domains	
Conversion	Helps advertisers determine how many times the people who click on their adverts end up purchasing their products. These cookies allow Google and the advertiser to determine that you clicked on the advert and later visited the advertiser site. Conversion cookies are not used by Google for personalised ad targeting and persist for a limited time only.	Set in the googleadservices.com domain or the google.com domain
AID	Used to link user activity across devices if he's previously signed in to his Google Account on another device. We do this to coordinate the ads he sees across devices and measure conversion events.	These cookies may be set on the domains google.com/ads, google.com/ads/measurement or googleadservices.com

	DSID		
	TAID		
Google Analytics	_ga	Used to distinguish users.	analytics.js – cookie usage
	_gid	Used to distinguish users.	analytics.js – cookie usage
	_gat	Used to throttle request rate.	analytics.js – cookie usage
	AMP_TOKEN	Contains a token that can be used to retrieve a Client ID from AMP Client ID service. Other possible values indicate opt-out, inflight request or an error retrieving a Client ID from AMP Client ID service.	analytics.js – cookie usage
	_gac_<property-id>	Contains campaign related information for the user. If you have linked your Google Analytics and AdWords accounts, AdWords website conversion tags will read this cookie unless you opt-out.	analytics.js – cookie usage
	__utma	Used to distinguish users and sessions.	ga.js – cookie usage, old Google Analytics code

__utmt	Used to throttle request rate.	ga.js – cookie usage, old Google Analytics code
__utmb	Used to determine new sessions/visits.	ga.js – cookie usage, old Google Analytics code
__utmc	Not used in ga.js. Set for interoperability with urchin.js. Historically, this cookie operated in conjunction with the __utmb cookie to determine whether the user was in a new session/visit.	ga.js – cookie usage, old Google Analytics code
__utmz	Stores the traffic source or campaign that explains how the user reached your site.	ga.js – cookie usage, old Google Analytics code
__utmv	Used to store visitor-level custom variable data.	ga.js – cookie usage, old Google Analytics code
__utmxx	Used to determine a user's inclusion in an experiment.	Content Experiments - cookie usage
__utmxx	Used to determine the expiry of experiments a user has been included in.	Content Experiments - cookie usage

Bing Ads	MUID	Identifies unique web browsers visiting Microsoft sites. These cookies are used for advertising, site analytics and other operational purposes.	
	MUIDB	These cookies are used for advertising, site analytics and other operational purposes.	
	MC1	Identifies unique web browsers visiting Microsoft sites. These cookies are used for advertising, site analytics and other operational purposes.	It is also used to preserve your choice to opt out of interest-based advertising from Microsoft if you have chosen to associate the opt-out with your Microsoft account.
	MSFPC	Identifies unique web browsers visiting Microsoft sites. These cookies are used for advertising, site analytics and other operational purposes.	It is also used to preserve your choice to opt out of interest-based advertising from Microsoft if you have chosen to associate the opt-out with your Microsoft account.

ANON	Contains the ANID, a unique identifier derived from your Microsoft account, which is used for advertising, personalisation and operational purposes.	It is also used to preserve your choice to opt out of interest-based advertising from Microsoft if you have chosen to associate the opt-out with your Microsoft account.
CC	Contains a country code as determined from your IP address	
MH	Appears on co-branded sites where Microsoft is partnering with an advertiser. This cookie identifies the advertiser, so the right ad is selected.	
MR	Used to collect information for analytics purposes	
TOptOut	Records your decision not to receive interest-based advertising delivered by Microsoft	

Appnexus	uuid2	<p>This cookie contains a unique randomly-generated value that enables the Platform to distinguish browsers and devices. It is matched against information – such as advertising interest segments and histories of ads shown in the browser or device – provided by clients or other third parties and stored on the Platform. This information is used by clients to select advertisements for delivery by the Platform, and to measure the performance of, and attribute payment for, those advertisements. In addition, to enable clients to use non-PII they collect outside the Platform or acquire from other third parties, this cookie is sometimes matched to clients' or other third parties' cookies that contain such non-PII. For more information about information collected and used on the Appnexus Platform, see the Appnexus platform privacy page.</p>	<p>Information related to the user ID contained within this cookie is stored securely by Appnexus and shared via SSL with MiQ for purposes of Interest Based Advertising, user counting, frequency capping and attribution.</p> <p>Data is activated via Appnexus' secure segmentation APIs.</p>
	uuid2 (opt out)	<p>When a user opts out of having the Platform used to select ads based on online behavior, the unique value in uuid2 is deleted and replaced with the non-unique value “-1”.</p>	

sess	The sess cookie contains a single non-unique value: "1". It is used by the Platform to test whether a browser is configured to accept cookies from AppNexus.	
icu	The icu cookie is used to select ads and limit the number of times a user sees a particular ad. It contains information such as the number of times an ad has been shown, how recently an ad has been shown, or how many total ads have been shown.	
anj	The anj cookie contains data denoting whether a cookie ID is synced with our partners. ID syncing enables our partners to use their data from outside the Appnexus Platform on the Platform. (See the Appnexus platform privacy page for more info.)	
token	Cookies that start with token are helper cookies used as a security measure with industry opt-out pages. They contain a unique value only to verify the origin of opt-out requests.	



	acb	Cookies that begin with acb have a value unique to a particular ad and are used to indicate to the Platform which ad to show and to record the fact that such ad was shown, for purposes such as billing and reporting.	
Google DBM	_drt_, IDE, DSID, _gads, id	DoubleClick is Google's real time bidding advertising exchange. These cookies support the delivery, targeting & measurement of ads, ensuring that you can see relevant & informative advertising.	Information stored within the cookie is passed to a Google server via SSL each time a related pixel/tag URL is loaded.
MiQ Capture		MiQ capture relies on Appnexus cookies for its functionality. See above for details.	"Information related to the user ID contained within this cookie is stored securely by Appnexus and shared via SSL with MiQ for purposes of Interest Based Advertising, user counting, frequency capping and attribution. Data is activated via Appnexus' secure segmentation APIs."

Conver sant Media Solution s	pluto2	This is a temporary cookie that is created in the case when no PLUTO cookie is set AND the user hits the advertiser site where a Re-Targeting pixel has been executed.	
	pluto	The Session ID is used to track preference information.	
	fastclick	tells the delivery system that the browser had opted out of the network	
CJ Affiliate solution s	S	Sale/Lead correlation.	
	LCLK	Sale/Lead correlation.	
	DotomiUser	Sale/Lead correlation.	
	SESS	To determine when a browser session starts	
	NSID	Fraud detection	
	CJSession	To determine when a browser session starts	
Conver sant Technol	svid	Used to relate preference information for the ID	

ogy Suite	mojo1	Used to set storyboard states	
	mojo2	Used to track last Site Click for a Client	
	mojo3	Used to track last Site View for a Client	
CRM solutions	DotomiUser	Manage cookie level profile, freq. cap, retargeting	
	DotomiNet	Not currently used. Was legacy support for non-RTB based publisher integrations.	
	DotomiStatus	Used to honor device-level opt-out preferences.	
	dtm_token	Manage cookie level profile, freq. cap, retargeting	
	rt_NNNN	Limit RTB sync frequency	
	DotomiSession_NNNN	Not currently used. Legacy support for session ids.	
	DotomiRRNNNN	Not currently used. Legacy support for placing limits on registration rates.	

	DotomiTest	“Test”, used to check the browser’s ability to accept third party cookies	
	DotomiTestSession	“TestSession”, used to ensure only one DotomiTest cookie is set per session to check browser’s ability to accept cookies	
Conver sant and CJ Affiliate	DotomiUser	Manage cookie level profile, freq. cap, retargeting	
	DotomiNet	Not currently used. Was legacy support for non-RTB based publisher integrations.	
	DotomiStatus	Used to honor device-level opt-out preferences.	
	dtm_token	Manage cookie level profile, freq. cap, retargeting	
	rt_NNNN	Limit RTB sync frequency	
	DotomiSession_NNNN	Not currently used. Legacy support for session ids.	
	DotomiRRNNNN	Not currently used. Legacy support for placing limits on registration rates.	

	has_js	Remember choices you make while on this site to allow consistent behavior on return visit	
	Svid	Used to relate preference information for marketing purposes	
	Drupal	use to set browser language when returning	
cookie banner	cookie-policy-notify	To let the user hide the cookie banner message	
Jivox	Retargeting cookie	Collects information about user's on-site activity in order to support a personalised advertising experience	Information related to the user ID contained within this cookie is stored securely by Jivox and shared with Media iQ for purposes of ad personalisation & interest-based advertising. Jivox collect the data and share it with MiQ Digital Ltd and our subsidiaries Media iQ Digital India Pvt Limited & MiQ Digital USA Inc Data is stored by Jivox in the USA Data is stored by MiQ in the USA and processed by

			MiQ in India (governed by Standard Contractual Clauses)
Twitter	lang	This cookie is set by Twitter and is used to remember your language preference.	These are third party Twitter cookies. These cookies enable users, if they wish, to login to their Twitter account share content from our websites with their friends.
	_twitter_sess	Provide micro-blogging feed	
	auth_token	Enable user authentication	
	guest_id	Provide guest ID	
	kdt	Store user login details	These cookies also help us deliver ads,

muc	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check:  <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>	<p>measure their performance, and make them more relevant to you based on criteria like your activity on Twitter and visits to our ad partners' websites.</p> <p>For example, we use cookies and pixels to personalize ads and measure their performance.</p>
personalization_id	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check:  <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>	<p>Using these technologies, we can show you ads and evaluate their effectiveness based on your visits to our ad partners' websites. This helps us provide high-quality ads and content that might be more interesting to you.</p>
remember_checked_on	<p>Determine if user logged in during browser session; allow tweets; record number of times a page is tweeted</p>	

tfw_exp	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check:  <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>	<p>These cookies do not allow us access to your accounts or provide us with any confidential information relating to your accounts. Screen reader support enabled.</p>
twid	<p>Determine if user logged in during browser session; allow tweets; record number of times a page is tweeted</p>	
_utma	<p>Tracks individual page visits to distinguish between users. This is used for remarketing.</p>	
_utmz	<p>Tracks individual page visits to distinguish between users. This is used for remarketing.</p>	
external_referer	<p>Targeting' cookies are deployed by Twitter. They may subsequently use information about your visit to target you with advertising that you may be interested in, on this and other websites.</p>	



<p>__ncuid</p>	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check: <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>
<p>_ga</p>	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check: <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>

<p>_gid</p>	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check: <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>
<p>ads_prefs</p>	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check: <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>

csrf_same_site	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check: <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>
csrf_same_site_set	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check: <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>

ct0	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check: <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>
mbox	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check: <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>

twtr_pixel_opt_in	<p>These cookies enable Homes for Later Living to track visitor activity from our Twitter ads on our website, and also to allow users to share content from our websites. They cookies do not provide us with any confidential information relating to your account For more information please check: <a href="https://help.twitter.com/en/rules-and-policies/twitter-cookies">https://help.twitter.com/en/rules-and-policies/twitter-cookies</a></p>
Twitter Conversion Tracker	<p>This cookie enables Homes for Later Living to learn how our users have interacted with Homes for Later Living advertising served to them on Twitter. It also enables Homes for Later Living to identify users who have used their mobile device to view Homes for Later Living advertising on Twitter and later came to the Homes for Later Living web site on a desktop computer. For further information about the Twitter Conversion Tracker please see: <a href="https://business.twitter.com/en/help/campaign-measurement-and-analytics/conversion-tracking-for-websites.html">https://business.twitter.com/en/help/campaign-measurement-and-analytics/conversion-tracking-for-websites.html</a></p>