

What cookies Mortgage Advice Bureau use and why

Cookies are small text files, which often include a unique identifier that is sent by a web server to your computer, mobile phone or any other internet enabled device (“device”) when you visit a website. Cookies are widely used in order to make websites work efficiently and help provide us with business and marketing information to enable us to make informed decisions on the development of our websites.

We use the following types of cookies:

Essential - Necessary cookies help make a website usable by enabling basic functions like page navigation and access to secure areas of the website. The website cannot function properly without these cookies.

Performance - Performance cookies help owners understand how the website is used by visitors. This information can then be used to improve the way the website works.

Preference - Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.

Statistics - Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously.

Marketing - Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third-party advertisers.

Name	Description	Purpose	Type
.AspNetCore.Antiforgery.#	Used to help prevent Cross-Site Request Forgery (CSRF) attacks.	Essential	Session
.AspNetCore.Mvc.CookieTemp	Used to preserve the visitor's session state across page requests.	Essential	Session
_cf_bm	Used to distinguish between humans and bots. This is beneficial for the website to make valid reports on the use of their website.	Essential	1 day
_grecaptcha	Used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	Essential	Persistent
_GRECAPTCHA	Used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	Essential	179 days

ARRAffinity	Used to distribute traffic to the website on several servers in order to optimise response times.	Essential	Session
ARRAffinitySameSite	Used to distribute traffic to the website on several servers in order to optimise response times.	Essential	Session
ASP.NET_SessionId	Used to preserve the visitor's session state across page requests	Essential	Session
AWSALB	Used to register which server-cluster is serving the visitor. This is used in context with load balancing, in order to optimize user experience.	Essential	7 days
AWSALBCORS	Used to register which server-cluster is serving the visitor. This is used in context with load balancing, in order to optimize user experience.	Essential	7 days
AWSALBTG	Used to register which server-cluster is serving the visitor. This is used in context with load balancing, in order to optimize user experience.	Essential	7 days
AWSALBTGCORS	Used to register which server-cluster is serving the visitor. This is used in context with load balancing, in order to optimize user experience.	Essential	6 days
AWSELBCORS	Used to register which server-cluster is serving the visitor. This is used in context with load balancing, in order to optimize user experience.	Essential	Session
CONSENT	Used to detect if the visitor has accepted the marketing category in the cookie banner. This cookie is necessary for GDPR-compliance of the website.	Essential	2 years
CookieConsent	Used to store the user's cookie consent state for the current domain	Essential	1 year
optimizelyRumLB	Used to distribute traffic to the website on several servers in order to optimise response times.	Essential	Session
FontsLoaded	Used to keep track of special fonts used on the website for internal analysis. The cookie does not register any visitor data.	Essential	Session
rc::a	Used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	Essential	Persistent
rc::b	Used to distinguish between humans and bots.	Essential	Session

rc::c	Used to distinguish between humans and bots.	Essential	Session
rc::f	Used to distinguish between humans and bots.	Essential	Persistent
UMB_SESSION	Used to store the domain prefix to determine whether it holds https or http URL properties.	Essential	Session
_yfpc	Used as a website search tool	Essential	3 months
shadowId	Used as a web version of an Affordability Calculator tool.	Essential	Persistent
cookieId	Used to assign a specific ID to the visitor. This allows the website to determine the number of specific user-visits for analysis and statistics.	Statistics	3 months
https://#_oeu#.\$\$\$event_queue	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://#_oeu#.\$\$\$layer_states	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://#_oeu#.\$\$\$session_state	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://#_oeu#.\$\$\$tracker_optimizely	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://#_oeu#.\$\$\$variation_map	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://#_oeu#.\$\$\$visitor_profile	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://www.mortgageadvicebureau.com_pending_events	Used as an A/B testing tool to test user-responses	Statistics	Persistent
optimizely_data\$\$\$pending_events	Used to make split-tests on the website, which optimizes the website's relevance towards the visitor – the cookie can also be set to improve the visitor's experience on a website.	Statistics	Persistent
optimizelyEndUserId	Used to measure how selected users react to targeted changes to the website's content and functionality, in order to determine what variation is most efficacious in terms of converting users to customers.	Statistics	179 days
vuid	Used to collect data on the user's visits to the website, such as which pages have been read.	Statistics	399 days
optimizely_data\$\$\$event_queue	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$events	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$layer_states	Used as an A/B testing tool to test user-responses	Marketing	Persistent

optimizely_data\$\$\$session_state	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$tracker_optimizely	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$variation_map	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$visitor_profile	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizelyDomainTestCookie	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizelyDomainTestCookie	Used to track the conversion rate between the user and the advertisement banners on the website - This serves to optimise the relevance of the advertisements on the website.	Marketing	179 days
VISITOR_INFO1_LIVE	Used to estimate the users' bandwidth on pages with integrated YouTube videos.	Marketing	179 days
YSC	Used by YouTube to log statistics on what YouTube videos the user has seen	Marketing	Session
ytidb::LAST_RESULT_ENTRY_KEY	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Persistent
yt-remote-cast-available	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session
yt-remote-cast-installed	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session
yt-remote-connected-devices	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Persistent
yt-remote-device-id	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Persistent
yt-remote-fast-check-period	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session
yt-remote-session-app	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session
yt-remote-session-name	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session

How to withdraw consent to, control and/or delete cookies

It is possible to remove cookies or block them from recording this information. You also have the option of blocking third party cookies only.

This option is generally found within the Options menu then Privacy section of your particular browser. Each browser is slightly different and constantly updating.

For more information consult the Help menu of your browser. The links below provide information on *how to manage cookies on popular browsers:

- [Google Chrome](#)
- [Microsoft Edge](#)
- [Mozilla Firefox](#)
- [Microsoft Internet Explorer](#)
- [Opera](#)
- [Apple Safari](#)

To find information relating to other browsers, visit the browser developer's website.

This information has been provided to show our commitment to legislation regarding cookie awareness so that you can understand what cookies we use and why we use them. This ensures transparency in the data collected on you.

Further information

<https://ico.org.uk/for-organisations/guide-to-pecr/guidance-on-the-use-of-cookies-and-similar-technologies/>

<http://www.allaboutcookies.org>

This policy was last updated 19th July 2023