

## JN Bank UK Ltd Cookies Policy

Our website [jnbank.co.uk](http://jnbank.co.uk) (the “Site”) uses cookies to distinguish you from other users of our Site. This helps us to provide you with a good experience when you browse our Site, allows us to improve our Site and also allows us to identify products and/or services which may be of interest to you. By continuing to browse the Site, you are agreeing to our use of cookies.

### What are cookies?

Cookies are text files containing small amounts of information that are transferred and stored to your device when you visit a website. Cookies are then sent back to the originating website on each subsequent visit, or to another website that recognises that cookie. Cookies are useful because they allow a website to recognise a user’s device and to remember a user’s actions and preferences over a period of time.

Information is collected and used by us in accordance with the terms of this Cookies Policy and our [Privacy Policy](#).

### How we use cookies

We use the following cookies:

- **Strictly necessary cookies.** These are cookies that are essential for the operation of our Site. We do not require your consent to set these cookies on your device as our website cannot function properly without them.
- **Analytical/performance cookies.** These allow us to recognise and count the number of visitors and to see how visitors move around our Site when they are using it. This helps us to improve the way our Site works, for example, by ensuring that users are finding what they are looking for easily.
- **Functionality cookies.** These are used to recognise you when you return to our Site. This enables us to personalise our content for you, and remember your preferences (for example, your choice of language or region).

You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

Cookie	Name	Purpose	More information
Tealium iQ	utag_main	Used to track information about a user visit.	For more information in relation to this cookie please see: <a href="https://community.tealiumiq.com/t5/iQ-Tag-Management/How-Tealium-Uses-Cookies/ta-p/23440#toc-hId-1362629167">https://community.tealiumiq.com/t5/iQ-Tag-Management/How-Tealium-Uses-Cookies/ta-p/23440#toc-hId-1362629167</a>
Google Analytics	_ga	Used to distinguish users.	For more information in relation to this cookie please see: <a href="https://developers.google.com/analytics/devguides/collection/analyticjs/cookie-usage">https://developers.google.com/analytics/devguides/collection/analyticjs/cookie-usage</a>
Google Analytics	_gid	Used to distinguish users.	For more information in relation to this cookie please see: <a href="https://developers.google.com/analytics/devguides/collection/analyticjs/cookie-usage">https://developers.google.com/analytics/devguides/collection/analyticjs/cookie-usage</a>
Google Analytics	__gat	Used to throttle request rate.	For more information in relation to this cookie please see: <a href="https://developers.google.com/analytics/devguides/collection/analyticjs/cookie-usage">https://developers.google.com/analytics/devguides/collection/analyticjs/cookie-usage</a>
HubSpot	hubspotutk	Used to keep track of a visitor's identity.	This cookie is passed to HubSpot on form submission and used when deduplicating contacts.
Hotjar	_hjid	Used to track user performance.	This cookie is set when the customer first lands on a page with the Hotjar script. It is used to persist the Hotjar User ID, unique to that site on the browser. This ensures that behaviour in subsequent visits to the same site will be attributed to the same user ID.
Hotjar	_hjIncludedInSample	Used to track user performance.	This session cookie is set to let Hotjar know whether that visitor is included in the sample which is used to generate funnels.

Facebook	_fbp	Used by Facebook to deliver a series of advertisement products on Facebook.	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.
__AntiXsrfToken	__AntiXsrfToken	Used to maintain user session variables.	Helps to protect against XSRF attacks.

Please note that third parties (including, for example, providers of external services like web traffic analysis services) may also use cookies, over which we have no control.

### How you can manage your cookie preferences

You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our Site.

Except for essential cookies, all cookies will expire after two years.

### Contact us

If you have any questions regarding this Cookies Policy or our use of cookies, please contact us at JN Bank, 410 Brixton Road, London SW9 7AW ([customerservice@jnbank.co.uk](mailto:customerservice@jnbank.co.uk)).