

Fresh Start UK Debt Management Limited Cookies Policy



Revision History / Document Control

Version	Revision Date	Revised by	Section Revised	
V08	04/2024	Information Systems Department	Revised Cookie list after website development	
V07	10/2022	Information Systems Department	Full revision. Content and structure	
V06	06/2020	Compliance Department	Revision of the document structure	
V05	05/2019	Compliance Department	Removal of DEMSA and general minor revisions	
V04	03/2018	Compliance Department	General update	
V03	09/2017	Compliance Department	General update	
V02	03/2016	Compliance Department	General update	
V01	01/2015	Compliance Department	Standalone policy creating	

Document Owner (Role)	Compliance Oversight (SMF16)
Department.	Compliance
Document Reference No.	CP230FCP
Version No.	V08
Date	16/04/2024
Classification	Client and Internal
Next review date:	01/04/2025



Table of contents

1	Policy Statement	4
2	Purpose	4
	What Is A Cookie?	
4	What Do We Use Cookies For?	4
5	Cookies Used By Fresh Start UK	5
6	What Happens If I Do Not Accept Your Cookies?	6
7	How Do I Remove Cookies?	6
8	Why Has Fresh Start Informed You About Cookies?	6



1 Policy Statement

Fresh Start UK Debt Management Limited (hereafter referred to as the "Company") is committed to protecting your Personal Information when you use our website and services. We recognise that when you choose to provide us with information about yourself, you trust us to treat it in a responsible manner.

2 Purpose

The Company may use information obtained from cookies and similar technology. The purpose of this policy is to provide clear understanding of how cookies are used and what cookies are used on The Company's website and associated domains.

3 WHAT IS A COOKIE?

Cookies are text files placed on your computer to collect standard internet log information and visitor behaviour information. This information is used to track visitor use of the website and to compile statistical reports on website activity. For further information visit www.aboutcookies.org. You can set your browser not to accept cookies and the above website tells you how to remove cookies from your browser. However, if you do so in a few cases some of our website features may not function as a result.

During any visit to our website, the pages you see, along with a cookie, are downloaded to your device. Many websites do this, because cookies enable website publishers to do useful things like find out whether the device (and probably its user) has visited the website before. This is done on a repeat visit by checking to see, and finding, the cookie left there on the last visit. If you continue without changing your settings, we'll assume that you are happy to receive all cookies on our website. However, you can change your cookie settings at any time.

4 WHAT DO WE USE COOKIES FOR?

The Company uses cookies that fall into one or more of the categories below:

- Strictly necessary cookies these enable services you have specifically asked for. These
 cookies are essential to enable you to move around our website and use its features, such as
 accessing secure areas of the website. Without these cookies, certain services you have asked
 for cannot be provided
- Performance cookies these collect information on the pages visited. These cookies collect
 information about how users use a website, for instance which pages users go to most often,
 and if they get error messages. These cookies don't collect information that identifies a



- visitor. All information these cookies collect is aggregated and therefore anonymous. They are only used to help us make improvements to the website for a better user experience.
- Functionality cookies these remember choices you make to improve your experience. These
 cookies allow the website to remember choices you make and provide enhanced, more
 personal features. They may be used to help provide services you have asked for such as
 watching a video. The information these cookies collect may be anonymised and they cannot
 track your browsing activity to other websites.

5 COOKIES USED BY FRESH START UK

The Company maintains the domain www.freshstartltd.com. The full list of cookies stored on your device may vary depending on pages/domains visited and services used, but may include the following:

Name	Purpose	Time Stored
test_cookie	Used to check if the user's browser supports cookies.	1 day
_cfuvid	This cookie is a part of the services provided by Cloudflare - Including load-balancing, deliverance of website content and serving DNS connection for website operators.	Session
CookieConsent	Stores the user's cookie consent state for the current domain	1 year
wpEmojiSettingsS upports	This cookie is part of a bundle of cookies which serve the purpose of content delivery and presentation. The cookies keep the correct state of font, blog/picture sliders, color themes and other website settings.	Session
_GRECAPTCHA	This cookie is 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.	180 days
_grecaptcha	This cookie is 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.	Persistent
rc::a	This cookie is 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.	Persistent
rc::b	This cookie is used to distinguish between humans and bots.	Session
rc::c	This cookie is used to distinguish between humans and bots.	Session
rc::d-15#	This cookie is used to distinguish between humans and bots.	Persistent
1.gif	Used to count the number of sessions to the website, necessary for optimizing CMP product delivery.	Session
_ga	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	2 years
ga#	Used by Google Analytics to collect data on the number of times a user has visited the website as well as dates for the first and most recent visit.	2 years
_gat	Used by Google Analytics to throttle request rate	1 day
_gid	Registers a unique ID that is used to generate statistical data on how the visitor uses the website.	1 day
td	Registers statistical data on users' behaviour on the website. Used for internal analytics by the website operator.	Session



elfsight_viewed_r	Determines which products the user has viewed, allowing the website to	promote	
ecently	related products.		1 day
	Used by Google DoubleClick to register and report the website user's act		
	viewing or clicking one of the advertiser's ads with the purpose of measur	ring the	
IDE	efficacy of an ad and to present targeted ads to the user.		1 year
	Collects data on visitor behaviour from multiple websites, in order to pres		
	relevant advertisement - This also allows the website to limit the number of times		
pagead/landing	that they are shown the same advertisement.		Session
	Used by Google AdSense for experimenting with advertisement efficiency	y across	
_gcl_au	websites using their services.		3 months
pagead/1p-			
conversion/#/			Session
rc::f	This cookie is used to distinguish between humans and bots.		Persistent

6 WHAT HAPPENS IF I DO NOT ACCEPT YOUR COOKIES?

If you do not accept our cookies, no web analytics cookies will be saved to your computer or mobile device. Some essential cookies will still be saved as the website will not work correctly without these. If you want to avoid all cookies from our website, this can be set from your browser settings. If you choose this solution, there might be parts of the website that won't work.

We hope you will choose to accept cookies, as this will help us improve the website and how you experience it.

7 How Do I Remove Cookies?

When you have accepted cookies from a website you can always remove them again. This is done in your browsers privacy settings.

8 WHY HAS FRESH START INFORMED YOU ABOUT COOKIES?

The European General Data Protection Regulation 2018, supported by the UK Data Protection Act 2018, govern all collection and processing of personal data. It is a requirement of this legislation that all firms make their customers aware of, and gain consent for, the placement of cookies on their devices.



END
