

Cookie Policy

This page explains how we use cookies and similar technologies on our websites to help provide you with the best possible online experience.

Your online privacy

Elmgrove Financial Services will only process personal data from you for specified and lawful purposes and any personal data that is obtained will be processed fairly and lawfully. When we ask you for personal information online it will only be in response to you actively applying for or using one of our online products or services.

You can find full details of how we use customer information in our Privacy Policy.

What cookies are

Our Site uses cookies to deliver Elmgrove Financial Services products. A cookie is a small text file stored on a user's computer which can be used by a browser to help a website recognise repeat users, facilitate the user's ongoing access to and use of the Site and allows a site to track usage behaviour and compile aggregate data, all of which allow internet services to make content improvements and, in some cases, target advertising.

Some cookies are deleted when you close down your browser. These are known as session cookies. Others remain on your device until they expire or you delete them from your cache. These are known as persistent cookies and enable us to remember things about you as a returning visitor.

This website uses both session and persistent cookies.

If you do not want information collected through the use of cookies, most browsers contain a function that allows a user to deny the cookie feature. You can also delete cookie files from your computer at your discretion.

Disabling the cookie feature on your browser or deleting cookie files from your computer may render you unable to access the Site and may impair your ability to utilise our services.

Cookies may also be necessary to provide you with certain features such as customised delivery of information.

Elmgrove Financial Services uses cookies to provide its services, to deliver content specific to your interests and for other purposes.

Essential cookies

Cookies are essential for us to provide a product or service you have requested and to provide a secure online environment. Without cookies we are unable to provide some products or services that you might request. Other essential cookies keep our website secure. Even if you say “No” to cookies on this website we’ll continue to use these essential cookies.

Analytics cookies

These cookies collect aggregated information and are not used to identify you.

We use this type of cookie to understand and analyse how visitors use our online services and look for ways to improve them.

For example, a cookie might tell us that lots of people give up on an application process at a particular step – so we can try to make that step easier to complete.

Although we use cookies to record behaviour patterns on our site, we collect this information in a way which does not personally identify anyone.

Preference cookies

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.

Marketing cookies

These cookies are usually third-party cookies from our Service and Marketing Partners.

Service Partners – Elmgrove Financial Services may provide links to a number of third-party service partners or suppliers (“Service Partners”) from our Site, and in some cases, may require the use of such services in accordance with our Terms of Use. In such cases, we may provide to the appropriate Service Partners some of your identifiable information.

In some instances, the Service Partner may collect information directly from you.

Although Elmgrove Financial Services generally requests that its Service Partners comply with our Privacy Policy with respect to information about our customers and website users that Elmgrove Financial Services provides to such Service Partners, Elmgrove Financial Services has no control over their actual privacy practices, and therefore disclaims all responsibility and liability for their use of your information.

Marketing Partners may use cookies to deliver adverts relevant to you and your interests. These cookies can track your browsing history across websites.

If you wish to prevent this type of cookie, you may do so through your device's browser security settings. Elmgrove Financial Services will not disclose, rent or sell any sensitive information about you to any third party.

Cookies in emails

As well as the cookies we use on our website, we may use cookies and similar technologies in emails. These help us to understand whether you've opened an email and how you've interacted with it. Cookies may also be set if you click on a link within the email.

If you don't want to accept cookies in emails, you can set your browser to restrict or reject cookies, or you can close the email before downloading any images or clicking on any links.