

Please read this Cookie Policy in conjunction with our Privacy Policy which can be found here www.birminghambank.com/privacy/

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies may contain information that is transferred to your computer's hard drive.

We use the following cookies at present:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website, use a shopping cart or make use of e-billing services.
- **Targeting cookies.** These cookies record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests.
- We may use the following cookies in future:
- **Analytical or performance cookies.** These would allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website 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 website. This enables us to personalise our content for you, greet you by name 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 Title Cookie Name	Purpose
Strictly necessary cookies	Data collected in this category is essential to provide our services to you. The data is necessary for the website to operate and to maintain your security and privacy while using the website. Data is not used for marketing purposes, or for the purposes covered by the other categories below. These strictly necessary cookies are always on, as without this data, the services you've asked for can't be provided.

Targeting cookies	Data collected by this category of cookie enables us to: <ul style="list-style-type: none"> (a) Estimate our audience size and usage pattern; (b) Store information about your preferences, and therefore allows us to customise our website and provide you with offers that are targeted to your individual interests;
Cookies that we may use in future	
Analytical or performance cookies	Data collected in this category is used to inform us how the website is used, improve how our website works and to help us to identify issues you may have when using our services. This data is not used to target you with online advertising.
Functionality cookies	Data collected in this category enables us to: <ul style="list-style-type: none"> (a) Recognise you when you return to our site (b) Allow you to use our site in a way that makes your browsing experience more convenient, including to speed up your searches. This means a more personalised experience for features of the website that can be customised.

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 website.

Except for essential cookies, all cookies will expire after 12 months.