

## Credit Insights Cookies Policy

This cookies policy ("Cookies Policy") is intended to be read in conjunction with our [Privacy Policy](#) and our [Terms of Use](#). Please see our [Privacy Policy](#) for further information regarding what personally identifiable information we collect and how it is used.

Credit Insights (which is a trading style of ScoresMatter, Inc- 'ScoresMatter') collects information that is typically not personally identifiable through the use of web technologies which include cookies, web beacons and JavaScript tags. This information is used to (i) enhance your use and experience with our site; (ii) for marketing analysis; (iii) and for quality improvement purposes. These technologies may be placed directly by ScoresMatter or via our third party provider. We reserve the right to implement different types of technologies for this purpose in the future.

A "cookie" is a small text file that is transferred to a web browser by a web server, and can be read by a web server in the same domain at a later time. Please note that we are unable to offer our website or services without serving some of our own cookies and/or similar technologies on your device. You therefore consent to our use of ScoresMatter cookies when you use our site and services. You may, however, be able to avoid certain cookies by configuring your browser settings.

If you do not wish to receive cookies or wish to manage when you accept cookies in general, you may set your browser to reject cookies or to alert you when a cookie is placed on your computer (see section titled: **Managing Cookies on Your Browser** below more more details).

Although you are not required to accept our cookies, if you set your browser to reject cookies, you may not be able to use all of the features and functionality of our site. Our third party partners may also use cookies; over which we have no control.

### What Cookies Does Our Site Use?

Different types of cookies do different things. "Session cookies" expire when you close your browser. We use session cookies to collect anonymous information about the way visitors use our site, so that we may better understand our customers' needs and improve the functionality of our site. "Persistent cookies" do not expire when you close your browser and instead stay on your computer until the expiration date set in the cookie, or until you delete it. We use persistent

cookies so that our server will recognize you the next time you visit. It also may save you the trouble of re-entering information previously provided.

We also use web beacons. These are also known as clear GIFs, Web bugs or pixel tags, and are often used in combination with cookies. We or our third party providers use web beacons to allow us to count users who have visited certain pages and to generate statistics about how our site is used. They are not used to access personally identifiable information. Unlike cookies, you cannot decline Web beacons. However, setting your browser to decline cookies or to prompt you for a response will keep Web beacons from tracking your activity.

The following first party Cookies may be placed on your computer or device when you access our Site:

<b>Name of Cookie</b>	<b>Type &amp; Purpose</b>	<b>Strictly Necessary</b>
ypi-product-lead-unique-id	Functionality Cookie-remembers you while you navigate through our site or login and use your account	Yes
client-unique-click	Analytics Cookie-To help us identify whether you are a unique visitor to the site	No
none-customer-id-clicks	Analytics Cookie-To help us identify whether you are a unique visitor to the site	No
dynamicFields	Analytics Cookie-To help us see how visitors to our site use our site i.e. pages they visit while on our site.	No
isCookiesOpen	Functionality Cookie-To help us identify if you	No

	have accepted our cookies policy on a previous visit to the site.	
dpSDKUID	Functionality Cookie- While you are on the site to remember your preferences if you were to navigate away from the page or refresh your page.	No
u- {{key}} - {{dpSDK._todayDate}} - {{window.dpSDK.uId}}	Functionality Cookie- this helps us identify if you have previously completed registration to our services.	No
	<b>The following cookies may be used when you visit one of our registration pages</b>	
landing-page-unique-run- {{todayDate}}	Functionality Cookie- lets us know if it is the first time you are accessing the page	No
selectedSection	Functionality Cookie- Helps us ensure that you see the right content on the page when you visit	No
p1UniqueClick- {{todayDate}}	Functionality Cookie- to help us determine if this is the first time the action has been	No

	completed on the sign up page	
p2UniqueClick-{{todayDate}}	Functionality Cookie- to help us determine if this is the first time the action has been completed on the sign up page	No
p2-success-{{todayDate}}	Functionality Cookie- to help us determine if this is the first time the action has been completed on the sign up page	No
IHUniqueClick-{{todayDate}}	Functionality Cookie- to help us determine if this is the first time the action has been completed on the sign up page	No
3dSecure-valid-{{todayDate}}	Functionality Cookie- to help us determine if this is the first time the action has been completed on the sign up page	No
3ds-email-address	Functionality Cookie- to store your email address for the purposes of 3-D Secure	No

Our Site uses analytics services provided by Google Analytics and Facebook. Website analytics refers to a set of tools used to collect and analyse anonymous usage information, enabling Us to better understand how Our Site is used. This, in turn, enables Us to improve Our Site and the

products and services offered through it. You do not have to allow Us to use these Cookies, however whilst Our use of them does not pose any risk to your privacy or your safe use of Our Site, it does enable Us to continually improve Our Site, making it a better and more useful experience for you.

The analytics service(s) used by Our Site use(s) analytics Cookies to gather the required information. The analytics service(s) used by Our Site use(s) the following analytics Cookies:

<b>Name of Cookie</b>	<b>Purpose &amp; Type</b>	<b>Provider</b>	<b>Strictly Necessary</b>
_ga, _gat, _gat_gtag_UA..., _gid	To provide us with information about the usage of our website	Google Analytics	No
fr	track visitors to the website that have come via Facebook	Facebook	No
"" (path /tr)	track visitors to the website that have come via Facebook	Facebook	No
mp_[project_token]_mixpanel	for user identification and event tracking	Mixpanel	No
mp_optout	for storing user opt-out preferences	Mixpanel	No

## Managing Cookies on Your Browser

The links below provide instructions on how to control Cookies in all mainstream browsers:

- Google Chrome: [Delete, allow and manage cookies in Chrome - Computer - Google Chrome Help](#)
- Microsoft Internet Explorer: [How to delete cookie files in Internet Explorer - Microsoft Support](#)

- Microsoft Edge: [Microsoft Edge help & learning](#) (Please note that there are no specific instructions at this time, but Microsoft support will be able to assist)
- Safari (macOS): [Clear cookies in Safari on Mac](#)
- Safari (iOS): [Clear the history, cache and cookies from Safari on your iPhone, iPad or iPod touch – Apple Support \(UK\)](#)
- Mozilla Firefox: <https://support.mozilla.org/en-US/kb/enable-and-disable-Cookies-website-preferences>
- Android: [Delete, allow and manage cookies in Chrome - Android - Google Chrome Help](#)  
(Please also refer to your device's documentation for manufacturers' own browsers)

### **Changes to this Cookie Policy**

We may alter this Cookie Policy at any time. Any such changes will become binding on you on your first use of Our Site after the changes have been made. You are therefore advised to check this page from time to time.

In the event of any conflict between the current version of this Cookie Policy and any previous version(s), the provisions current and in effect shall prevail unless it is expressly stated otherwise.

### **Contacting us About Our Policy**

If you have any questions about the way in which we use cookies, then please contact us via email at: [contact@yourcreditinsights.com](mailto:contact@yourcreditinsights.com).

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