

SFPL Cookie Policy



Field	Detail
Policy Title	SFPL Cookie Policy
Version	4.3
Effective Date	September 2026
Review Date	1 st September 2026
Policy Owner	Chief Compliance Officer (SMF16)

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What are cookies?

Cookies are small text files that are placed on your computer, mobile phone or other device when you visit a website. Cookies allow a website to recognise your device and can be used to help the website operate effectively, remember your preferences and understand how visitors use the website.

We may also use technologies similar to cookies, including pixels, tags, scripts and other technologies that store or access information on your device.

This Cookie Policy explains how SFPL uses cookies and similar technologies when you visit or use our website.

Our use of cookies and similar technologies is subject to applicable law, including the Privacy and Electronic Communications (EC Directive) Regulations 2003 (PECR) and applicable Data Protection Law.

How do we use cookies?

We may use cookies and similar technologies to:

- ensure that our website operates securely and effectively
- remember information and preferences you provide when using our website
- understand how visitors use our website and improve its performance and content
- maintain the security and integrity of our website and help prevent fraud or misuse
- Where you have provided the required consent, support other website functionality or communications.

The cookies we use may be either "first-party" cookies, which are set by SFPL, or "third-party" cookies, which are set by a third party providing services to us.

Types of cookies we use

The cookies used on our website can generally be divided into the following categories:

Strictly necessary cookies

These cookies are essential for the operation and security of our website or for providing a service that you have requested. They may, for example, be used to maintain a secure session, remember choices necessary for the operation of the website or protect the website against fraudulent or malicious activity.

Where these cookies fall within the strictly necessary exemption under PECR, they do not require your consent. We will nevertheless provide information about their use.

Analytics and performance cookies

These cookies help us understand how visitors use our website, for example which pages are visited and how visitors navigate the website. We use this information to monitor and improve the performance, usability and content of our website.

We use Google Analytics for this purpose. Google Analytics sets cookies on our behalf, and the information collected through them is processed by Google.

Where PECR requires consent, we will obtain your consent before placing or using these cookies.

Functionality cookies

These cookies allow our website to remember choices you make and provide enhanced functionality.

Where these cookies are not strictly necessary for a service you have requested, we will obtain your consent before using them where required by law.

Marketing and advertising cookies

SFPL does not use marketing and advertising cookies.

As an FCA-regulated firm, SFPL will use cookies and similar technologies consistently with its applicable legal and regulatory obligations. Nothing in this Cookie Policy affects our obligations under applicable financial services legislation or FCA rules.

Your consent

Our website uses cookies that are not strictly necessary, including analytics cookies. Where the law requires it, we will ask for your consent before those cookies are placed on your device.

When you first visit our website, a cookie notice explains our use of cookies and allows you to allow or disable non-essential cookies.

You may withdraw your consent at any time by disabling cookies through the cookie notice, or by blocking or deleting cookies through your browser settings. Withdrawing your consent will not affect the lawfulness of any processing carried out before it was withdrawn.

Third-party cookies

Some cookies may be placed on your device by third-party service providers whose services we use on our website.

These third parties may process information collected through cookies in accordance with their own privacy notices and policies.

The third-party services currently used on our website include Google Analytics, which is provided by Google.

Where third-party cookies are used, we will provide appropriate information about the third party, the purpose of the cookie and, where applicable, the duration for which information is retained.

Third-party cookies will only be used where permitted under applicable law and, where consent is required, after you have provided the relevant consent.

Cookies and Personal Information

Some cookies and similar technologies may collect information which, either alone or when combined with other information, constitutes Personal Information under applicable Data Protection Law. This may include information such as your IP address, device information, online identifiers and information about how you use our website.

Where cookie information constitutes Personal Information, our processing of that information is also subject to the SFPL Privacy Policy, which is published separately.

The lawful basis for processing Personal Information collected through cookies will depend on the purpose of the processing. Where PECR requires consent to the use of a cookie, obtaining consent under PECR does not necessarily determine the separate lawful basis required under the UK GDPR for any associated processing of Personal Information.

How to manage cookies

You can allow or disable non-essential cookies using the cookie notice displayed on our website.

Most browsers also allow you to see which cookies are stored on your device and to block or delete them through their settings. Please note that strictly necessary cookies are required for our website to work correctly: if you block or delete them, parts of our website may not function.

For further information about cookies and how they work, please visit the website of the Information Commissioner's Office at **ico.org.uk**.

Cookies we use

The following table provides information about the cookies and similar technologies currently used on our website:

Name	Purpose	Category	Duration
_ga	Google Analytics. Distinguishes individual visitors so that we can measure how our website is used.	Analytics and performance	2 years
_ga_PVN3W3G9W3	Google Analytics. Maintains the analytics session state for our Google Analytics property.	Analytics and performance	2 years
_gid	Google Analytics. Distinguishes visitors over a short period so that visits can be grouped into sessions.	Analytics and performance	24 hours
_gat	Google Analytics. Limits the rate at which data is sent to Google, to reduce the load on our website.	Analytics and performance	1 minute
cookiecomplianceFirstLoad	Set by our cookie notice to record that the notice has been displayed and the choice you made about cookies.	Strictly necessary	90 days

This table will be reviewed periodically to ensure that it accurately reflects the cookies and similar technologies used on our website.

Changes to this Cookie Policy

We may update this Cookie Policy from time to time to reflect changes to our website, the cookies and similar technologies we use, our business activities or applicable legal and regulatory requirements.

We will publish the updated Cookie Policy on our website and update the "Date last updated" shown below. Where required by applicable law, we will obtain fresh consent where our use of cookies changes in a way that requires it.

Contact us

Address:

Synergy Financial Products Limited
Centrium 1, Griffiths Way
St Albans
AL1 2RD

Email: admin@sfpl.co.uk

If you have any questions about our use of cookies or your cookie preferences, please contact our Compliance Officer using the contact details set out above.

Document Version

Document version: 4.1 final – Last updated 17 September 2026