



Home Buying Coach Application **Cookie Notice**

Who we are

The Home Buying Coach Application (“the App”) has been developed for Clydesdale Bank PLC by Life Moments Ltd. The App is owned and controlled by Clydesdale Bank PLC which trades using the brands Virgin Money, Clydesdale Bank and Yorkshire Bank (“we”, “us”, “our”, “the Bank”).

About this policy

This policy explains what cookies are, why we use them and the types of cookies we use on the App. This policy also provides information about how you can manage cookies.

What is a cookie?

Cookies are small files placed on your computer’s hard drive or in your browser memory when you use this App. It is not an executable program and cannot damage your hardware or software. Typically, they contain the following information: user preferences, unique user ID, geographic and demographic information.

Why use cookies?

Essential cookies allow the App to function effectively and ensure the best user experience is delivered. Cookies also enable us to understand which parts of the App you have visited. This provides us with useful information about the App’s functionality and usage (for example, measuring the most read articles or understanding the types of users), so that we can improve the App journey, usability and inform future development.

Types of cookies we use

Essential cookies

These cookies are essential for the app to function, allowing you to navigate the App and use the features securely. Without these cookies, we would be unable to provide the service effectively. Essential cookies also enable the App to store your preferences and allow you to pick up where you last left off, without the need to re-input your data. The information collected by these cookies is anonymous and will not track your browsing activity on other websites.

Performance cookies

These cookies allow us to understand how you use the App. Analytical cookies will not collect personally identifiable information about you, and all information collected will be aggregated and anonymous. We will only use these cookies to help us improve the App’s functionality. For example, we may track the use of knowledge articles or review user groups to understand what’s working well and help us improve the App.

Promotional cookies

These cookies are used to tailor our Virgin Money in- app promotions, and allow us to offer you the best range of App features.

It is important to note that the Coach Credit functionality requires this cookie to be selected. Coach Credits are a points based reward feature which recognises your progress as you move through your home buying journey and helps to keep you on track. This feature

enables you to unlock and apply for exclusive products, available only to Home Buying Coach users. By accepting these cookies, you agree to be shown these bespoke products.

To utilise the full intended customer journey, gain the most value from the App, and have visibility of these exclusive products, we recommend you select all cookies.

What cookies do we use?

Cookie name: LifeHub Essential Cookie

Expiry: N/A– duration of App usage

Purpose: Cookie used to enable core functionality such as security, preferences and personalisation. This cookie holds data to power consents for Essential, Performance and Promotional cookies. By selecting your preferences we are able to offer you the App to your own consent preferences.

We refer to the Lifehub cookie which is data we store in Local Storage. This is designed for storage that spans multiple windows and lasts beyond the current session. In particular, Web applications may wish to store megabytes of user data, such as entire user-authored documents or a user’s mailbox, on the client side for performance reasons. Cookies do not handle this case well because they are transmitted with every request.

Local Storage is available for every page and remains even when the web browser is closed, but you cannot read it on the server.

The stored data has no expiration date in local storage. With cookies, you can set the expiration duration.

If you disagree, you can delete your information at any time by performing the following steps:

- (i) Visit the “My Account” page within the App and select ‘Delete Data’;
- (ii) Delete the App from your device if you wish to permanently delete all of your information.

Cookie type: Essential Cookie

Cookie name: LifeHub Performance Cookie

Expiry: in two years

Purpose: This cookie allow us to see how users move around the App, which enables us to measure and improve its performance. They may be set by us or by third-party providers (Google Analytics) whose services are available via Virgin Money.

Google Analytics uses device identifiers to collect and store information such as number of sessions per user, session duration, operating system, device models, geography, first launches, and app updates.

Further information on the functionality of Google Analytics is available [here](#). In order to understand Google’s use of data, consult Google’s partner policy.

If you would like to change your cookie preferences, you can do so at any time by performing the following steps:

- (i) Visit the “My Account” section within the App, where you can delete your data and manage your cookie preferences by moving the toggle to the “On” or “OFF” position.

Cookie type: Performance Cookie

Cookie name: Promotional Cookie

Expiry: N/A– duration of App usage

Purpose: Cookie used to enable additional functionality with this launch to provide a more engaging user journey. This includes the Coach Credits functionality. When you reach a particular milestone, including reaching a savings target or reading a certain number of Knowledge Articles, you are rewarded a certain number of Credits. This is intended to keep you motivated and ensure you stay on track to achieve your ultimate home purchase goal. The accumulation of these Credits unlocks bespoke products available only to users of the Home Buying Coach App. By selecting this cookie you are agreeing to Virgin Money displaying products and services which may be of interest to you.

If you would like to change your cookie preferences, you can do so at any time by performing the following steps:

- (i) Visit the “My Account” section within the App, where you can delete your data and manage your cookie preferences by moving the toggle to the “On” or OFF” position.

Cookie type: Promotional Cookie

What are ‘first-party’ and ‘third-party’ cookies?

Cookies can be created either by a first-party or a third-party. No third-party cookies will be set on your device through the use of this App.

First-party cookies: are created and set by the operator of the App or the website you are using directly. In addition, this App uses an external service, Google Analytics, to analyse how people are using this App.

Third-party cookies: are created by parties other than the one providing the App or website directly.

From a technical perspective, there is no real difference between the two types of cookies; they both contain the same pieces of information and can perform the same functions.