



**BAO**  
FINANCIAL GROUP

## **COOKIES POLICY 2024**

**1. How We Use Cookies** We use cookies on our website for a variety of reasons which you can learn about below. We want our website to be informative, personal, and as user friendly as possible and cookies help us to achieve that goal.

Apart from the additional information provided by this update, the operation of the home page of BAO website has not changed or is being modified. The details contained within this page is provided to ensure you are fully aware of the 'cookies' we have in use, allowing you to make an informed choice about your continued acceptance of them.

## **2. What Are Cookies?**

Your Internet browser has the in-built facility for storing small files – “Cookies” – that hold information which allows a website to recognise you as a user. Our website takes advantage of this facility to enhance your experience. We use a number of these cookies for analytical purposes, and these are described in detail below. By using this website, you consent to the use of cookies for these purposes.

We use a combination of both session and persistent cookies. Session cookies keep track of your current visit and how you navigate the site, persistent cookies enable our website to recognise you as a repeat visitor when you return. The session cookies will be deleted from your computer when you close your browser. Persistent cookies will be removed on a pre-determined expiry date, or when deleted by you.

Most web browsers allow user privacy settings to block either all cookies, or third-party cookies. Blocking cookies will, however, have a negative impact upon the usability of many websites, including this one. Please visit [www.aboutcookies.org](http://www.aboutcookies.org) for comprehensive information on how to change your cookie settings in a wide variety of different web browsers.

## **3. Cookies We Use**

We use the following cookies:

### ***Necessary Cookies***

These cookies are essential to make BAO Financial Group website work correctly, they enable you to move around our website and use our features. Examples include remembering previous actions (e.g. entered text) when navigating back to a page in the same session.

These cookies don't identify you as an individual.

If you do not accept these cookies, it may affect the performance and functionality of the website and may restrict access to content on the website.

**Preferences Cookies** These cookies help us understand how visitors interact with our website by providing information about the areas visited, the time spent on the website, and any issues encountered, such as error messages. This helps us improve the performance of our website.

These cookies don't identify you as an individual. All data is collected and aggregated anonymously.

These tools do not store any personal information about website visitors but do use persistent cookies to identify repeat visitors. You may universally opt-out of all analytics tracking used by all websites by visiting [link](#).

---

**Targeting Cookies** These cookies are used to report on the pages of our website that have been viewed by visitors to the site who have followed links from our email marketing campaigns. This analysis helps us to understand additional content that is viewed by the contacts in our database and therefore allows us to improve and tailor future campaigns to those contact's specific areas of interest.

We may use these cookies to remember websites you have visited, and we may share this information with other parties, including advertisers and our agencies.

**4. How to Control and Delete Cookies?** Most Internet browsers are initially set up to automatically accept cookies. You can change the settings to block cookies or to alert you when cookies are being sent to your device. There are a number of ways to manage cookies. Please refer to your browser instructions or help screen to learn more about how to adjust or modify your browser settings.

If you disable the cookies that we use, this may impact your experience while on the BAO Financial Group website, for example you may not be able to visit certain areas of our site or you may not receive personalised information when you visit our site. If you would like to 'opt out' of the cookies set by our site, this can be accomplished on a cookie-by-cookie basis subject to your choice on the cookies consent banner. You may limit site operation or functions if you limit the cookies.

If you use different devices to view and access the BAO Financial Group website (e.g. your computer, smartphone, tablet etc.) you will need to ensure that each browser on each device is adjusted to suit your cookie preferences.