Cookie Notice

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HiFX Europe Limited at Maxis 1, Western Road, Bracknell, Berkshire, RG12 1RT will be the "data controller" in relation to personal data provided to us directly via email, phone, and post or via international payments.johnlewisfinance.com (the "Website") in connection with the registration for and provision of the Service.

John Lewis plc at 1 Drummond Gate Pimlico London SW1V 2QQ is a "data controller" in connection with personal data you provide, and which is used, for marketing communications and statistical research and analysis carried out by John Lewis plc. The John Lewis Plc Cookie Policy (available at: https://www.johnlewisfinance.com/cookies.html) shall apply tothese communications and your preferences related to the same.

What are cookies?

Cookies are small data files which are downloaded onto your device by the website which you are visiting. The next timeyou visit the same website, cookies ensure that your device is recognised. By using cookies and similar technologies such as pixel tags/beacons and scripts ('cookies'), this website can save information about visits and visitors. We place some of the cookies on the websites ourselves, while other cookies are placed by third parties. Third-party cookies may collect data outside our websites as well. Cookies cannot view or retrieve data from other cookies, nor can they capturefiles or data stored on your computer.

Cookies can be utilised to make visiting a website more personal, by, for instance:

- · displaying relevant navigation settings;
- · remembering visitors' preferences;
- · improving the overall user experience and
- · limiting the number of advertisements shown.

Generally, cookies can be disabled. The "help" portion of the toolbar on most browsers will tell you how to prevent yourbrowser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. If you would like to use or access our website, you may do so without accepting cookies. However, you should understand that if you choose not to accept cookies, some services that we may offer through our website may not function properly or optimally and you will not be permitted to access certain secured areas of the services.

International Payments at John Lewis Finance's use of cookies

By continuing to use the website, you thereby give consent for cookies to be placed and read out on international payments. johnlewis finance.com.

international payments. johnlewisfinance.com uses the following types of cookies:

Strictly Necessary Cookies

The website cannot function properly without these cookies. These are cookies which enable users to view International Payments at John Lewis Finance and gain access to secured portions of these sites. The information collected through these cookies is not used for marketing purposes. They are not used to remember where you'vebeen on the internet. This category of cookies cannot be disabled as it would have the following consequences:

- using various parts of International Payments at John Lewis Finance will become impossible;
- International Payments at John Lewis Finance can provide less support to users;

Examples:

ASP.Net_SessionId MRTX.BaseUrl, MRTX.LogoutUrl, MRTX.CurrentWebsiteName bJc3XdF2Sg RequestVerificationToken_L3NpZ251cA2

Functional Cookies

These are cookies which enable users to view International Payments at John Lewis Finance, use the functions on the websites and allow websites and applications to remember choices you make (such as your user name, languageor the region you are in). Functional cookies tailor the website to provide enhanced features and content for you. The information these cookies collect is usually anonymised which means we can't typically identify you personally.

If use of this type of cookie is not allowed, this will have the following consequences:

 International Payments at John Lewis Finance will be unable to remember your preferences for not using or displaying a specific function.

Example:

cookieBannerMessage

Analytics/Performance Cookies

These cookies help us understand how visitors interact with our websites by collecting and reporting information anonymously in most cases. These cookies help to improve our websites. The cookies collect information about the way in which visitors use International Payments at John Lewis Finance including information about the pages most visited or the number of error messages displayed.

If use of this type of cookie is not allowed, this will have the following consequences:

• We can't learn how our website is performing and improve your browsing experience.

Examples:

AMCV_BC681C8B5330AB4E0A490D4D%40AdobeOr (Service tracking adobe.org) Demdex, s_vi (Adobe) optimizelyDomainTestCookie, optimizelyEndUserId (Optimizely)

AMCV_BC681C8B5330AB4E0A490D4D%40AdobeOr (Service tracking adobe.org)

Targeting Cookies

These cookies and similar technologies gather information about your browsing habits. They remember that you've visited a website and share this information with other organisations, such as advertisers and platforms on which we advertise. These cookies are used to measure the effectiveness of an advertising campaign.

If use of this type of cookie is not allowed, this will have the following consequences:

Online advertisements you encounter will be less relevant to you and your interests.

Examples: test_cookie (doubleclick.net) dpm IDE (demdex.net)

How to control cookies

You can control and/or delete cookies as you wish – for details, see <u>aboutcookies.org</u>. You can delete all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit a site and some services and functionalities may not work.

Please note that, if you adjust the cookie settings for your International Payments at John Lewis Finance account, you may not be able to correctly use some parts of international payments. johnlewis finance.com afterwards.

If you've disabled one or more cookie types, we may still use information collected from existing cookies, but we'll stop using the disabled cookies to gather any further information.

More about cookies

'Your Online Choices' (<u>www.youronlinechoices.com</u>) is a website offered by the internet advertising industry which contains information about 'behavioural advertising' and 'online privacy'.

If this cookie policy or the cookies placed change, we will adjust the policy and the list of cookies placed.

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