



Cookie Policy

Blue Sky Financial Group Ltd ("we", "us", "our") uses cookies and similar technologies on our website to improve your browsing experience, analyse website traffic, and ensure our services function effectively.

This Cookie Policy should be read alongside our **Privacy Policy** and is written in accordance with:

- The UK General Data Protection Regulation (UK GDPR)
- The Data Protection Act 2018
- The Privacy and Electronic Communications Regulations (PECR)

1. Who We Are

Company Name: Blue Sky Financial Group Ltd

Registered Address: 108 Beckenham Road, Beckenham, BR3 4RH

FCA Registration Number: 827075

Data Controller: GDPR@blueskymortgages.co.uk

2. What Are Cookies?

Cookies are small text files stored on your computer, smartphone, or other device when you visit a website. They allow the website to recognise your device and remember information about your visit.

Cookies help us to:

- Make our website work correctly
- Improve website performance
- Understand how visitors use our site
- Deliver relevant content

3. Types of Cookies We Use

a) Strictly Necessary Cookies

These cookies are essential for the operation of our website. They enable:

- Page navigation
- Secure access to forms
- Website security

These cookies **cannot be switched off**.

b) Performance & Analytics Cookies

These cookies help us understand how visitors interact with our website by collecting anonymous information such as:

- Number of visitors
- Pages visited
- Time spent on pages
- Traffic sources

We use tools such as **Google Analytics** for this purpose. All data is anonymised.

c) Functionality Cookies

These cookies allow the website to:

- Remember your preferences
- Improve your user experience
- Store form choices

d) Marketing Cookies (If Used)

These cookies track visitors across websites and are used to:

- Display relevant adverts
- Measure advertising effectiveness

Marketing cookies are only used **with your explicit consent**.

4. How We Use Cookies

We use cookies to:

- Operate our website safely and securely
- Improve website functionality
- Monitor website performance
- Improve customer experience
- Track marketing performance (where applicable)

5. Your Consent

When you first visit our website, you will be shown a **cookie consent banner**. You can:

- Accept all cookies
- Reject non-essential cookies
- Customise your preferences

You can change your cookie settings at any time through your browser.

6. How to Control or Delete Cookies

You can control cookies through your browser settings. You may:

- Delete existing cookies
- Block future cookies
- Set preferences for individual sites

Please note that disabling some cookies may affect website functionality.

Helpful links:

- Google Chrome
- Microsoft Edge
- Safari
- Mozilla Firefox

7. Third-Party Cookies

Some cookies may be set by trusted third-party services, such as:

- Google Analytics
- Website hosting providers
- Payment or form providers (if applicable)

These third parties are responsible for their own cookie policies.

8. Data Protection & Security

Any personal data collected through cookies is processed in line with our **Privacy Policy** and protected using:

- Encrypted systems
- Restricted access
- Secure storage

9. Changes to This Cookie Policy

We may update this Cookie Policy at any time to reflect legal or operational changes. The latest version will always appear on our website.

10. Contact Us

For all cookie and data protection enquiries, please contact:

Data Controller: Blue Sky Financial Group Ltd
 GDPR@blueskymortgages.co.uk
 **108 Beckenham Road, Beckenham, BR3 4RH**