

The Policy sets out what cookies are, why the Karmabank uses Cookies on its websites and your options relating to their use.

Who are 'we'?

Karmabank is a registered CIC in England and Wales (13606765). Registered Company Number 13606765. Our registered office is Karmabank, Festival House, 18 Vicarage Gate, London W8 4AA. References in these Terms to 'we' or 'us' are to Karmabank.

What are 'cookies'?

Cookies are text files that contain two pieces of information – a site name, and a unique user identification, which is your IP (internet provider) address. This is defined as personal data. Please see our [Privacy Policy](#) to see how we handle your personal data.

When you visit our site and accept our cookies, they are downloaded onto your device. This ensures that future use of the site is quicker, easier, and more personable.

What are these cookies used for?

We use cookies to:

- avoid lengthy registration/personalisation of the site each time you visit.
- recognise you when you login/visit and make it easier for you to access any information you have registered with us.
- estimate our audience size and patterns.
- control how often you see similar adverts.
- track preferences so we can improve and update our websites.
- track the progress and number of entries in some of our promotions and contests.
- to identify your location so we can bring you personalised news and updates in your local area.

You do not need cookies to navigate the site, although you may not be able to have a full customer experience.

Cookie List

A cookie is a small piece of data (text file) that a website – when visited by a user – asks your browser to store on your device. It does this to remember information about you, such as your language preference or login information.

Those cookies are set by us and called **first-party cookies**. We also use **third-party cookies** – which are cookies from a domain different than the domain of the website you are visiting – for our advertising and marketing efforts.

More specifically, we use cookies and other tracking technologies for the following purposes:

Strictly Necessary Cookies: These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you, which amount to a request for services - such as setting your privacy preferences, logging in or filling in forms. You can set your

browser to block or alert you about these cookies, but some parts of the site will not then work. These cookies do not store any personally identifiable information.

Performance Cookies: These cookies allow us to count visits and traffic sources so we can measure and improve the performance of our site. They help us to know which pages are the most and least popular and see how visitors move around the site. All information these cookies collect is aggregated and therefore anonymous. If you do not allow these cookies we will not know when you have visited our site and will not be able to monitor its performance.

Targeting Cookies: These cookies may be set through our site by our advertising partners. They may be used by those companies to build a profile of your interests and show you relevant adverts on other sites. They do not store directly personal information but are based on uniquely identifying your browser and internet device. If you do not allow these cookies, you will experience less targeted advertising.

Personalisation Cookies: These cookies enable the website to provide enhanced functionality and Personalisation. They may be set by us or by third party providers whose services we have added to our pages.

Security and Cookies

Cookies are specific to the server that creates them and cannot be accessed by other servers, which means they cannot be used to track your movements around the web. The Cookies are only deployed on the site to make the experience better for you, along with collecting statistical data for the programs benefit – for example, number of visitors to a website in a time period like a week or month.

There is always a risk that a cookie can be hacked or forged, and we can assure you that we have taken all possible steps in our power to reduce the likelihood of someone being successful in doing so.

Providing Consent for Cookies

Essential cookies that are required for the site to function will be used but we will ask for your consent to use non-essential cookies.

This is done through an initial notice when you enter the site for the first time, and you can amend your choices at any time via your settings by clicking the cookie settings button.

We use the cookie tool [Cookie Control by Civic UK](#) to manage the cookies on our website www.karmabank.co

Cookie settings

You can manage your cookie preferences at any time by clicking the cookie settings button on the website (in the bottom corner).

You can also manage them through your browser by clearing your cookies, if you choose to use this method you will be asked to confirm your preference the next time you visit our site.

You can change your browser settings through entering the menu tab and going through to your settings. This is different for every browser, so we recommend that you use a search engine to find the most up to date information about how to manage Cookies in your choice of browser.

Share buttons and third parties

Our websites may feature embedded share buttons, which enable you to share articles with your friends via social media. These sites may use cookies when you are also logged in to their service.


We do not control the dissemination of these cookies and you should check the relevant third-party website for information about these.

Where can I find out more information?

You can find out more information about managing cookies on your devices at the following websites:

- [ICO Cookies for the public](#) (Information Commissioners Office)
- [All About Cookies.org](#)

Version Control - Approval and Review

Version No	Approved By	Approval Date	Main Changes	Review Period
1.0	Board	01 Dec 24	Initial draft approved	Annually
✓	Andrew Standen-Raz	✓		✓