

## Self-Serve Cookies Policy

This Self-Serve website is operated by and managed on behalf of **Lumen Mortgages**, a trading name of Topaz Finance Limited ("**Lumen Mortgages**", "**we**", "**us**" or "**our**") with the website address <https://self-service.lumenmortgages.co.uk> ("**our website**").

This Cookies Policy should be read in conjunction with our Privacy Notice, which is available at <https://lumenmortgages.co.uk/privacy>

We are fully committed to treating your personal information in such a way that it is fair, secure and respecting all relevant laws. Details of our notification to the data protection regulator may be found in the Information Commissioner's Office Public Register of Data Controllers at <https://ico.org.uk> under registration number Z9736956.

Whenever you use our website, information may be collected through the use of cookies and similar technologies. We will ask if you consent to our use of cookies as described in this Cookie Policy.

### Understanding Cookies

A "cookie" is a small text file that's stored on your computer, smartphone, tablet, or other device if you agree when you visit a website or use an app.

Cookies contain information that is transferred to your device and some cookies may collect personal data about you. You can find more general information about cookies on the Information Commissioner's Office website at <https://ico.org.uk/for-the-public/online/cookies>.

Cookies are very useful for websites and do lots of different jobs which help to make your experience on our site as smooth as possible. For example, they let you move between web pages efficiently, remembering your preferences, and generally improving your experience.

### What Cookies we use and how we use them

We use necessary cookies to help ensure our website works correctly. These cookies are essential for the operation of our website and will remain active for the duration of your visit unless you choose to specifically disable them by changing your browser settings. If you do disable these cookies, please be aware that some elements of our website may not function correctly.

We also use optional cookies for insight purposes to collect information about how you use our website which can help us improve your experience. These cookies are inactive for the duration of your visit unless you choose to specifically enable them using the options in cookie preferences. These optional cookies collect information in an anonymous way and you cannot be identified as an individual through the data we collect.

Our website uses the following types of cookies:

Category	Cookie Name	Purpose
Necessary	session session2 portal.preview portal.live auth Cshare_cookie	<p>These cookies are used to ensure our site works correctly. These cookies are strictly necessary for the operation of our website and are set either when a user first visits the site or when particular site facilities are used.</p> <p>These cookies store encrypted information that enable the site to recognise the user for the period of their session</p>
	trackingconsent	This functionality cookie is used to recognise you when you return to our website. It enables us to show or hide content as required.
Optional	_ga _gat _ga_<ID>	<p>These are performance cookies that are used to collect information about how visitors use our website. For example, to recognise and count the number of visitors and to see how visitors move around our website when they are using it. We use the information to compile reports and to help us improve the website.</p> <p>The cookies collect information in a way that does not directly identify you.</p> <p>The information collected by these cookies may be used by third parties. We use Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies to help us analyse how visitors use the site.</p> <p>The information generated by the cookies about your use of the website will be transmitted to and stored by Google on servers. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity that are provided to us and providing other services relating to website activity and internet usage.</p> <p>Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf.</p> <p>For more information, please read Google's overview of privacy and safeguarding data or visit <a href="https://support.google.com/analytics/answer/6004245">https://support.google.com/analytics/answer/6004245</a></p>

## How to manage cookies on our website

### Necessary cookies

These cookies are essential to ensure our website works correctly. These cookies are strictly necessary for the operation of our website. These cookies will remain active for the duration of your visit. You can disable necessary cookies by changing your browser settings, but this will mean that the website will not function correctly.

### Optional cookies

We use functionality cookies to help us to recognise you when you visit our site. This allows us to show relevant content to you. We also use performance cookies for experience and insight purposes to help us understand how visitors use our website and to help us make improvements. Optional cookies remain inactive on the website for the duration of your visit unless you have given us consent to use them. You can disable these cookies by changing your browser settings. You may need to refresh your page for your settings to take effect.

## How to manage cookies through browser settings

Most browsers allow you to disable cookies if you would like them to. Each browser is configured differently. To disable cookies via your browser settings, you should follow the instructions given by the publisher of your browser.

**Please remember that any settings you change will not just affect cookies used on our website. These changes will apply to all websites that you visit (unless you choose to block cookies from particular sites).**

Most browsers will allow you to:

- See what cookies you've got and delete them on an individual basis.
- Block third party cookies.
- Block cookies from particular sites.
- Block all cookies from being set.
- Delete all cookies when you close your browser.

These instructions are available for commonly used browsers through the following links:

#### Microsoft Edge:

<https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy>

#### Internet Explorer:

<http://windows.microsoft.com/en-GB/windows-vista/Block-or-allow-cookies>

#### Safari:

[https://support.apple.com/kb/ph21447?locale=en\\_US](https://support.apple.com/kb/ph21447?locale=en_US)

#### Firefox:

<https://support.mozilla.org/en-US/kb/clear-cookies-and-site-data-firefox>

#### Chrome:

<https://support.google.com/chrome/answer/95647?hl=en&hlrm=en>

If you use different devices, make sure you configure the settings of the corresponding browser according to your preferences.

If you wish to opt-out of tracking by Google Analytics across all websites, you can do so at: <https://tools.google.com/dlpage/gaoptout>.

You should be aware that any preferences will be lost if you delete cookies (which also includes where you have opted out from cookies, as this requires an opt-out cookie to be set). Also, if you block cookies completely, many websites will not work properly and some functionality on these websites will not work at all.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit <https://allaboutcookies.org>. Alternatively, you can search the internet for other independent information on cookies.

February 2026