Sanlam Cookie Policy

This Cookie Policy, together with our **Website Privacy Policy** and **Terms of Use** apply to your use of the Sanlam website. By continuing to use the Sanlam website you will be consenting and agreeing to these policies.

Our website uses cookies

We understand that protecting your privacy on the internet particularly in the financial sector is important and we are committed to protecting your privacy. This policy explains what cookies we use, how they work and what to do if you want to switch them off. We also explain how we deal with any personal information which may be sent or collected via our website.

Any cookies used on our websites will not obtain or store personally identifiable information about you. However, we do use cookies on our websites to help make your visits more effective.

If you continue to use our website we will assume that you are happy for your web browser to receive all cookies from our website. We explain below how you can opt out of our cookies if you wish and how to change your settings.

This Cookie Policy includes links to third-party websites. We do not control these third-party websites and are not responsible for their privacy statements. Clicking on those links may allow third parties to collect or share data about you. When you leave our website, we encourage you to read the privacy notice of every website you visit.

What are cookies?

Cookies are small text files placed on your computer or other device by websites you visit, such as ours, which record some aspects of your visit.

Why do we use cookies?

Cookies allow us to distinguish your device from other users and to collect information to help us improve our online services and content. They enable us to gain a better understanding of what content visitors are interested in and how effective our site is at delivering our content.

For example, they enable us to see which are the most popular links from a web page and what are the most common routes through our site so we can amend and update content as necessary. We may use your IP address (not your email address) for our legitimate interests, for example to help diagnose problems with our server, to administer our website or to gather broad demographic information. This way the use of cookies helps us to provide you with a good experience when you browse our website and also allows us to improve our site.

What cookies are used?

We use several different types of cookies on our website. Some are essential cookies which are necessary for you to use our website. We also use non-essential cookies which help us analyse how our website is used. Some cookies are delivered by our third party partners.

None of our cookies are advertising cookies and none of our cookies collect or share your personal data with third parties. We do not follow your browsing path outside the Sanlam site.

How long will the cookies stay on my device?

Some cookies last only for the duration of your visit, known as 'session cookies'. Others last for a certain amount of time after your visit and are called 'persistent cookies'. Some persistent cookies our website uses may last up to 2 years on your device. You may delete all stored cookies at any time via your web browser. See below for more

information on how to do this.

Essential Cookies

Some cookies are essential and underpin the functionality of our website. They are created when you first browse our website or log in, and ensure that our website can provide the right resources for you and keep you logged in. Most of these are session cookies and are either removed as soon as you log out or expire shortly after you leave the website. You can delete these cookies at any time through your browser, but this may affect the experience that you receive from the site, and you may be required to log in again.

Examples of some of the essential cookies that we use are in the table below:

Cookie Name	Type, Duration	Purpose
MIFormAuth	Session Cookie	Contains authentication information and is only created whilst the user is logged in
ASP.NET_SessionId	Session Cookie	A session marker to identify your device whilst you are browsing our site

We also use Kentico CMS essential cookies which can be session cookies or persistent cookies. **For further technical information on all cookies used by Kentico CMS < https://docs.kentico.com/display/K81/Reference+-+Kentico+cookies>** .

Non-Essential Cookies

Sanlam also uses cookies that are not essential to the functioning of the site, but provide useful anonymous data to us about how our visitors use our website which can be used for analytical purposes. A tracking cookie with a unique identifier is given to your device, and when you return to our site we can tell that you're the same visitor. Specific actions like moving through pages and clicking on links are also recorded so that we can build up a record of your journey through the site.

This event data cumulatively allows us to gather useful information about the popularity and usefulness of our site, and we use this information to improve how we organise our site and how we present information to our visitors. Non-essential cookies used on our site will not obtain personally identifiable information about you.

Non-essential cookies that we may use include those listed below:

Company or Cookie Name	Duration	Description
Google Analytics	Persistent Cookie	Google Analytics is a third party service that, through the use of cookies, allows us to gather information such as how you arrived at our site, how long you stayed and what pages you visited. No personal information is stored by or send to Google. You can specifically prevent Google Analytics cookies from being used by following the instructions **here < http://tools.google.com/dlpage/gaoptout/>** and installing a browser add-in. Further information regarding Google's privacy policy can be found **here < http://www.google.com/policies/privacy/>** .
_hjIncludedInSample	365 days	This session cookie is set to let Hotjar know whether that visitor is included in the sample which is used to generate funnels. This cookie is used for analytical data regarding the site performance and conversion rate, it lets Hotjar know if your session on this site is included in the sample data or not.

You can also find more information on how to manage cookies generally at **www.aboutcookies.org < http://www.aboutcookies.org/>** .

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