What are cookies?

Cookies are small text files that are placed on your computer, smartphone or other device when you access the internet.

Why are cookies essential to Santander's websites?

This website, along with many others, uses cookies. Cookies let users navigate around sites and (where appropriate) let us tailor the content to fit the needs of our site's visitors. Without cookies enabled we can't guarantee that the website and your experience of it are as we intended it to be.

None of the cookies we use collect your personal information and they can't be used to identify you.

Types of cookies

The length of time a cookie stays on your device depends on its type. We use two types of cookies on our websites.

Session cookies are temporary cookies which only exist during the time you use the website (or more strictly, until you close the browser after using the website). Session cookies help our websites remember what you chose on the previous page, avoiding the need to re-enter information.

Persistent cookies stay on your device after you've visited our website. For example, if you tick the 'Remember my ID' box when you log onto Online Banking a persistent cookie will be used so that the site remembers your choice the next time you use it. Persistent cookies help us identify you as a unique visitor but don't contain information that could be used to identify you to another person.

At Santander we use cookies in the following ways:

- In the application process and on the Santander Working Capital Loans dashboard. Without cookies enabled you won't be able to apply for an approved limit or use the Santander Working Capital Loans dashboard.

We also use web analytics services from other companies to track how visitors reach our site and the path they take through it. These companies use cookies to help us improve our service to you.

The analytics services we use are:

- **Google Analytics**, which uses cookies to help us analyse how our visitors use the site. Find out more about how these cookies are used on the Google privacy site

You can find below more information about each individual **cookie** and how to recognize them. Please note that as Santander Working Capital Loans are provided on the Kabbage PLATFORM, a number of the cookies below refer to K or Kabbage:

- **ASP.NET_SessionId** The Id of the ASP.NET session. This allows our servers to keep track of the state of the logged in user as they navigate the site.
- **__k_partner** Kabbage – This holds the partner id to identify the user as Santander vs another Kabbage partner.
- **__k_tid** Kabbage – Tracking – Tracking Id. Used to identify an anonymous visitor to the site across multiple visits to track the user habits and behaviours on our site.
- **__k_sid** Kabbage – Tracking – Session Id. Used to identify an individual user session for tracking user habits and behaviours on our site.
- **__k_mapped** Kabbage – Tracking – This cookie determines if the tracking Session Id has been mapped to a Santander user account, allowing us to link the tracking data with a Santander User after they sign up.
- **__k_tmid** Kabbage – ThreatMetrix Session Id: The intended usage of the ThreatMetrix session ID is that we generate a new one for every "event", this could be something like login, get cash, etc. The purpose of the cookie is to maintain the same ID from the ThreatMetrix pixels and also on the backend when server-side calls are made to ThreatMetrix.
- **__k_app** Kabbage – Identity Cookie. This cookie determines if the user is logged in or not. When the cookie expires or is erased, the user is logged out.
- **__k_appSubmitted** Kabbage – Whether or not the user has submitted their application. Used by the application to keep track of this state.
- **__k_site** Kabbage – Identifies the site as UK or US. This cookie is deprecated and not used for anything now.
- **_kds_redirect_url** Kabbage – Keeps track of the URL the user came from when they are redirected to Data Service during the Bank Add flow. Allows Data Service to redirect the user back to the application after they connect a bank account to their Santander Working Capital Loan account.
- **Token** Kabbage – Used to Authenticate requests to Kabbage APIs
- **Userstatus** Kabbage – This holds the status of the user Account. Used by the application to keep track of this state.
- **consented_once** Kabbage – Whether or not the user has consented to the credit pull at the end of the wizard. Used by the application to keep track of this state.
- **thx_guid** ThreatMetrix

Session Storage

Santander also uses browser based storage in addition to cookies. Browser based storage is storage that lasts as long as the browser window remains open.

Page_{...} Kabbage – Temporary storage of the user's transaction data for use in the Transaction History table on the My Loans page. The purpose of this is to reduce calls to the server when paging and filtering through transaction history and reduce loading times for the user.

How to control and delete cookies

If you want to restrict or block the cookies we set, you can do this through your browser settings. The 'help' function within your browser should tell you how.

Alternatively, you could visit www.aboutcookies.org, which contains comprehensive information on cookies on a wide variety of browsers. You'll also find details on how to delete cookies from your computer. To learn about controlling cookies on the browser of your mobile device please refer to your handset manual.

Cookies in emails

As well as the cookies we use on our websites, we use cookies and similar technologies in some emails. These help us to understand whether you've opened an email and how you've interacted with it. If you have enabled images, cookies may be set on your computer or device. Cookies will also be set if you click on any link within the email. The types of cookies we use are:

Web beacons: tiny, invisible images placed in emails to tell us whether you've opened them (and if so how often), how you interacted with them (for example the time you spent reading the email), which email software and web browser you used, which device you used and your IP address. We also use web beacons to help us display emails in the best format for your device.

Link tracking: our emails contain a number of hyperlinks, each of which has a unique tag. When you click on one of these links the mailing company logs the click so that we can understand who has clicked through from an email to our website. We use this information to tailor future messages to you.

Cookies: our process for delivering emails may cause cookies to be set when you download images or when you click on a link.

Making choices about cookies

If you don't want to accept cookies from our emails, simply close the email before downloading any images or clicking on any links. You can also set your browser to restrict or reject cookies. These settings will apply to all cookies on websites and emails.

In some instances, depending on your email or browser settings, cookies in an email may be automatically accepted (for example, when you've added an email address to your address book or safe senders list). Please check your email browser or device instructions for more information on this.

For more information on Santander's security measures, please click on the link below:

- [Security Centre](#)