

What cookies Mortgage Advice Bureau use and why

Cookies are small text files, which often include a unique identifier that is sent by a web server to your computer, mobile phone or any other internet enabled device ("device") when you visit a website. Cookies are widely used in order to make websites work efficiently and help provide us with business and marketing information to enable us to make informed decisions on the development of our websites.

We use the following types of cookies:

Essential - Necessary cookies help make a website usable by enabling basic functions like page navigation and access to secure areas of the website. The website cannot function properly without these cookies.

Performance - Performance cookies help owners understand how the website is used by visitors. This information can then be used to improve the way the website works.

Preference - Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.

Statistics - Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously.

Marketing - Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third-party advertisers.

Name	Description	Purpose	Type
.AspNetCore.Antiforgery.#	Helps prevent cyber-attacks in relation to Cross-Site Request Forgery (CSRF) attacks.	Essential	Session
.AspNetCore.Mvc.CookieTempDataProvider	Preserves the visitor's session state across page requests.	Essential	Session
_cf_bm	Used to distinguish between humans and bots. This is beneficial for the website to make valid reports on the use of their website.	Essential	1 day
_cfuvid	This cookie provides services including load-balancing, deliverance of website content and serving DNS connection for website operators.	Essential	Session
_grecaptcha	Used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	Essential	Persistent

_GRECAPTCHA	Used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	Essential	179 days
AI_buffer	Used to limit the number of server updates and helps the website to detect any duplicate server updates.	Essential	Session
AI_sentBuffer	Used to limit the number of server updates and helps the website to detect any duplicate server updates.	Essential	Session
ai_session	Used to preserve the visitor's session state across page requests.	Essential	Session
ARRAffinity	Used to distribute traffic to the website on several servers in order to optimise response times.	Essential	Session
ARRAffinitySameSite	Used to distribute traffic to the website on several servers in order to optimise response times.	Essential	Session
AWSALB	Used to register which server-cluster is serving the visitor. This is used in context with load balancing, in order to optimize user experience.	Essential	7 days
AWSALBCORS	Used to register which server-cluster is serving the visitor. This is used in context with load balancing, in order to optimize user experience.	Essential	7 days
AWSELB	Used to distribute traffic to the website on several servers in order to optimise response times.	Essential	Session
AWSELBCORS	Used to register which server-cluster is serving the visitor. This is used in context with load balancing, in order to optimize user experience.	Essential	Session
CookieConsent	Used to store the user's cookie consent state for the current domain.	Essential	1 year
optimizelyRumLB	Used to distribute traffic to the website on several servers in order to optimise response times.	Essential	Session
rc::a	Used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	Essential	Persistent
rc::b	Used to distinguish between humans and bots.	Essential	Session
rc::c	Used to distinguish between humans and bots.	Essential	Session
rc::f	Used to distinguish between humans and bots.	Essential	Persistent
UMB_SESSION	Used to store the domain prefix to determine whether it holds https or http URL properties.	Essential	Session

currentDevice	Used by the Affordability Calculator tool to support functionality.	Essential	Persistent
shadowId	Used by the Affordability Calculator tool to support functionality.	Essential	Persistent
Trackers	Used by the Affordability Calculator tool to support functionality.	Essential	Persistent
userId	Used to identify users across devices and visits to optimize the chat-box function on the website.	Essential	Persistent
pod-browser-id	Used to identify a user's browser and maintain their session state across visits.	Essential	Session
hjSession#	Collects statistics on the visitor's visits to the website, such as the number of visits, average time spent on the website and what pages have been read.	Statistics	1 day
hjSessionUser#	Collects statistics on the visitor's visits to the website, such as the number of visits, average time spent on the website and what pages have been read.	Statistics	1 year
_hjTLDTTest	Registers statistical data on users' behaviour on the website. Used for internal analytics.	Statistics	Session
ai_user	Used by Microsoft to collect statistical usage and telemetry information. The cookie stores a unique identifier to recognize users on returning visits over time.	Statistics	1 year
hjActiveViewportIds	This cookie contains an ID string on the current session. This contains non-personal information on what subpages the visitor enters – this information is used to optimize the visitor's experience.	Statistics	Persistent
hjViewportId	Saves the user's screen size in order to adjust the size of images on the website.	Statistics	Session
https://#_oeu#.#\$\$event_queue	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://#_oeu#.#\$\$layer_states	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://#_oeu#.#\$\$session_state	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://#_oeu#.#\$\$tracker_optimizely	Used as an A/B testing tool to test user-responses	Statistics	Persistent

https://#_oeu#.#\$\$variation_map	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://#_oeu#.#\$\$visitor_profile	Used as an A/B testing tool to test user-responses	Statistics	Persistent
https://www.mortgageadvicebureau.com_pending_events	Used as an A/B testing tool to test user-responses	Statistics	Persistent
optimizely_data\$\$pending_events	Used to make split-tests on the website, which optimizes the website's relevance towards the visitor – the cookie can also be set to improve the visitor's experience on a website.	Statistics	Persistent
optimizelySession	Used to identify a browser during a limited session	Essential	Session
optimizelyEndUserId	Used to measure how selected users react to targeted changes to the website's content and functionality, in order to determine what variation is most efficacious in terms of converting users to customers.	Statistics	179 days
SHR_ID	Used to track visitors' navigation and interaction on the website for internal website-optimization. Contains a visitor ID.	Statistics	Persistent
ub-emb-GUID#	Used to register a unique ID that is used to generate statistical data on how visitors use the website.	Statistics	Persistent
ub-emb-id	Enables the website to make variations of their landing-page. This is used to minimize bounce-rates, which means that fewer users leave the page immediately.	Statistics	Persistent
void	Used to collect data on the user's visits to the website, such as which pages have been read.	Statistics	399 days
#-#	Used to track user's interaction with embedded content.	Marketing	Session
__Secure-ROLLOUT_TOKEN	Unclassified	Marketing	180 days
iU5q-!O9@\$	Used to register a unique ID to keep statistics of what videos from YouTube the user has seen.	Marketing	Session
LAST_RESULT_ENTRY_KEY	Used to track user's interaction with embedded content.	Marketing	Session
LogsDatabaseV2:V# LogsRequestsStore	Used to track user's interaction with embedded content.	Marketing	Persistent

NID	Used to register a unique ID that identifies a returning user's device, which is used for targeted advertisements.	Marketing	6 months
optimizely_data\$\$\$\$event_queue	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$\$layer_states	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$\$session_state	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$\$tracker_optimizely	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$\$variation_map	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizely_data\$\$\$\$visitor_profile	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizelyDomainTestCookie	Used as an A/B testing tool to test user-responses	Marketing	Persistent
optimizelyOptOut	Used to collect visitor data related to the user's visits to the website, such as the number of visits, average time spent on the website and what pages have been loaded, with the purpose of displaying targeted ads.	Marketing	Session
Podium.MortgageMatcher.SessionId	Used to store a unique session ID	Marketing	1 day
remote_sid	Used for the implementation and functionality of YouTube video-content on the website.	Marketing	Session
ServiceWorkerLogsDatabase#SWHealthLog	Used for the implementation and functionality of YouTube video-content on the website.	Marketing	Persistent
TESTCOOKIESEENABLED	Used to track user's interaction with embedded content.	Marketing	1 day
umbracoEngageAnalyticsVisitorId	This cookie allows for relating different page visits or sessions to the same visitor.	Performance	365 days
VISITOR_INFO1_LIVE	Used to estimate the users' bandwidth on pages with integrated YouTube videos.	Marketing	179 days
YSC	Used by YouTube to log statistics on what YouTube videos the user has seen	Marketing	Session
YtldbMeta#databases	Used to track user's interaction with embedded content.	Marketing	Persistent
yt-remote-cast-available	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session

yt-remote-cast-installed	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session
yt-remote-connected-devices	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Persistent
yt-remote-device-id	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Persistent
yt-remote-fast-check-period	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session
yt-remote-session-app	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session
yt-remote-session-name	Used to store the user's video player preferences using embedded YouTube video.	Marketing	Session

How to withdraw consent to, control and/or delete cookies

It is possible to remove cookies or block them from recording this information. You also have the option of blocking third party cookies only.

This option is generally found within the Options menu then Privacy section of your particular browser. Each browser is slightly different and constantly updating.

For more information consult the Help menu of your browser. The links below provide information on *how to manage cookies on popular browsers:

- [Google Chrome](#)
- [Microsoft Edge](#)
- [Mozilla Firefox](#)
- [Microsoft Internet Explorer](#)
- [Opera](#)
- [Apple Safari](#)

To find information relating to other browsers, visit the browser developer's website.

This information has been provided to show our commitment to legislation regarding cookie awareness so that you can understand what cookies we use and why we use them. This ensures transparency in the data collected on you.

Further information

<https://ico.org.uk/for-organisations/guide-to-pecr/guidance-on-the-use-of-cookies-and-similar-technologies/>

<http://www.allaboutcookies.org>

This policy was last updated 1st December 2025