

# Cookie Policy

Updated January 2024

## What are cookies and why do we use them?

Cookies are usually small text files stored on a device, such as a PC, a mobile device or any other device that can store information. Cookies serve several important functions, including to remember a user and their previous interactions with a website. Our website uses cookies to distinguish you from other users of the website letting us know for example when you have returned to the website. This helps us to provide you with a good experience when you browse our website and allows us to continually improve the overall website experience.

These types of cookies are set by us and are called **first-party** cookies. To protect your privacy, your browser only allows 123.ie to access the cookies it has already sent to you, not the cookies sent to you by other websites. 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. For example, if you visit 123.ie and the domain of the cookie placed on your computer is 123.ie, then this is a first-party cookie. If, however, you visit 123.ie and the cookie placed on your computer says Facebook for example, then this is a third-party cookie.

Just to reassure you, cookies are not computer programs and can't read other information saved on your hard drive. They can't be used to disseminate viruses or, for example, get hold of a user's email address. They only contain and transfer to the website as much information as the users themselves have disclosed to that website. Please note that cookies are computer-specific, so if you log on to any website from a different computer or

smartphone, the cookie settings on that particular device will apply.

**You can block cookies** by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you do not give your consent to the setting of some cookies and/or use your browser settings to block all cookies (including essential cookies), you may not be able to access all or parts of our website. It's also worth bearing in mind that turning all cookies off may interfere with your browsing experience across the Internet. For instructions on how to manage and disable cookies, see the privacy and help documentation of your specific browser's website. If you use more devices and/or browsers, you will need to disable cookies on each device and on each browser individually. For further information about managing and disabling cookies on your computer, please visit [www.allaboutcookies.org/manage-cookies](http://www.allaboutcookies.org/manage-cookies).

Finally, we have implemented a **cookie consent preferences manager** on our website which allows you control over the non-essential cookies that our website sets. By using this consent manager e.g., when you first browse our site, you can let us know whether you give consent (or not) to the setting of the different types of cookies that our website uses. If you return to our website in 6 months' time, you will be prompted to re-consent to our use of non-essential cookies. You can withdraw or change your consent at any time through the cookie banner and by clicking on the "Cookie Preferences" link which can be found at the bottom of our website. Any change to your preferences will apply straight away.

## Lifespan of cookies

Some cookies are retained in your browser for only as long as you visit our website, while others persist for a longer specified period of time. Broadly, these are categorised as **Session** and **Persistent** cookies.

1. **Session** cookies are temporary cookie files, which are erased when you close your browser. When you restart your browser and go back to 123.ie, our website will not recognise you. A new session cookie will be generated, which will store your browsing information and will be active until you leave the website and close your browser.
2. **Persistent** cookies stay in one of your browser's subfolders until you delete them manually or your browser deletes them based on the expiry date contained within the persistent cookie's file.

## Types of Cookies

There are three types of cookies used on the 123.ie website:

**Strictly Necessary cookies:** These cookies are fundamental to the running of this website and must always remain enabled to ensure that the website works correctly. Strictly necessary cookies are usually only set in response to actions made by you which amount to a request for services, such as allowing you to securely use the basic functionality of our website. For example, generating an insurance quote online, availing of discounts online, paying for your policy online, renewing your Car or Home Insurance online, accessing MyAccount or the 123 Customer Portal to upload policy documents online. Other **Essential cookies** are considered **strictly necessary** on the basis that they solely enable the transmission of communications over a network.

**Performance cookies:** These cookies allow us to get to know how you use the website and identify ways to enhance the website experience. For example, 123.ie uses Google Analytics to track anonymised usage statistics for the site. They're used to analyse visitor information such as how often people visit the site, how the website is found, and which pages are most frequently viewed. The information is combined with data from thousands of other users to create an overall

view of website usage and is used to improve the website experience for all users.

**Advertising cookies:** These cookies are linked to advertising services provided by third parties. We use cookies set by third parties to measure the effectiveness of our online advertising campaigns. For example, for measuring how many unique browsers have seen a particular ad from 123.ie and how many of those subsequently visit our website. These cookies ensure that any ads you see are relevant and related to your preferences and interests. These cookies allow us to limit the amount of 123.ie ads you may be shown when browsing throughout the internet. If you opt out of these cookies, you will experience less targeted advertising. Each third party has their own privacy policy which will tell you how they use cookies and data tags.

## Strictly Necessary

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	JSESSIONID	Essential	The JSESSIONID cookie is set to maintain an anonymous user session by the server. It is the unique ID of the http session generated by the server and is a cookie placed on your device by us. It preserves the status of your session across page requests so you can visit new areas of the website without having to re-authenticate or reprocess information you've already given earlier in the session.	Session.
123.ie	First-Party	PHPSESSID	Essential	The PHPSESSID cookie is native to PHP (Hypertext Preprocessor) and enables websites to store serialised state data. It preserves the status of your session across page requests so you can visit new areas of the website without having to re-authenticate or reprocess information you've already given earlier in the session.	Session.
123.ie	First-Party	123JourneyID	Essential	Whenever a customer opens one of our applications, their browser requests this token and uses it for all future communications with our servers. We set this cookie to the website visitors' browser so that we can confirm that all requests to our website and systems are coming from a legitimate user.	Persistent. 1 Day.
123.ie	First-Party	user_journey_id	Essential	We set this cookie to the website visitors' browser so that we can confirm that all requests to our website and systems are coming from a legitimate user. An ID is generated when the user starts a browser session on our website and whenever that user interacts with our database or services, the ID is sent also, so that we can associate log entries with the customer who was generating them.	Persistent. 1 Day.
123.ie	First-Party	x-ms-cpim-dc	Essential	My123 enables customers to make changes and updates to their (active) 123.ie insurance policies. We use a secure identity management service that enables custom control of how customers sign up, sign in and manage their profiles when accessing the portal. This cookie is set for network routing purposes within the portal and is deleted from your browser at the end of your session.	Session.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	123AuthToken	Strictly Necessary	This cookie is used to identify a logged-in user to enable access to secure areas of our website such as the online quote or renewals paths. It identifies that the logged-in user is a valid user and not someone else or a fraudulent user.	Session.
123.ie	First-Party	XSRF-TOKEN-TNB	Strictly Necessary	A successful cross site request forgery (CSRF) attack can force the website visitor to perform state-changing requests like transferring funds, changing their email address, etc. This cookie is set on the Motor Quote Path to detect and prevent website visitors from such attacks during the Quote process for the 123GO Car Insurance product.	Session.
123.ie	First-Party	XSRF-TOKEN-MNB	Strictly Necessary	A successful cross site request forgery CSRF attack can force the website visitor to perform state-changing requests like transferring funds, changing their email address, etc. This cookie is set on the Motor Quote Path to detect and prevent website visitors from such attacks during the Quote process for the Car Insurance product.	Session.
123.ie	First-Party	123_USER_ID	Strictly Necessary	Whenever a user interacts with our services, the session ID cookie is sent also, so we can associate log entries with the customer who is generating them.	Persistent. 10 Minutes.
123.ie	First-Party	123AuthUserId	Strictly Necessary	This cookie is used to create a randomly generated User ID to identify a logged-in user to enable access to secure areas of our website such as the online quote or renewals paths.	Persistent. 1 Day.
123.ie	First-Party	123AuthUserName	Strictly Necessary	This cookie is used to create a Username to identify a logged-in user to enable access to secure areas of our website such as the online quote or renewals paths.	Persistent. 1 Day.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	cookiesession1	Strictly Necessary	A successful man-in-the-middle attack can force the website visitor to perform state-changing requests like transferring funds or changing their home or email address. This cookie is set on the User's browser when they are logged into 123.ie to detect and prevent website visitors from such attacks during the online quote, Renewals process, and 365 days after it.	Persistent. 1 Year.
123.ie	First-Party	123PolicyDetID-[#####]	Strictly Necessary	This cookie is used to enable the online policy renewals process for existing 123.ie customers (policyholders) by fetching the Policy ID information from our database and making it available once the customer is renewing their policy online.	Persistent. 1 Day.
123.ie	First-Party	OptanonConsent	Strictly Necessary	A OneTrust Cookie Consent Management Platform cookie is placed on the website visitors' browser to enable the consent status of the visitor to be recorded and remembered. It is a Regulatory requirement for 123.ie to obtain prior consent from website visitors to set cookies or tracking technologies on their browser prior to using the 123.ie website.	Persistent. 180 Days.
123.ie	First-Party	_TS01xxxxxxx	Strictly Necessary	This is a cookie used for the duration of your session on website. This cookie allows load balancing to function. It ensures the correct server processes your traffic, in order to optimize user experience. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	OneTwoThreetoken	Strictly Necessary	A successful cross site request forgery (CSRF) attack can force the website visitor to perform state-changing requests like transferring funds, changing their email address, etc. This cookie is set on the Travel Quote Path to detect and prevent website visitors from such attacks during the Quote process for the 123 Travel Insurance product.	Session.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	_ARRAffinity	Strictly Necessary	This cookie is from Azure, the cloud platform we use to host our travel platforms. This cookie is used to direct requests to the correct server in load-balanced environments. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	_ARRAffinitySameSite	Strictly Necessary	This cookie is from Azure, the cloud platform we use to host our travel platforms. This cookie is used to direct requests to the correct server in load-balanced environments. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	ASP.NET_SessionId	Strictly Necessary	This cookie is for identifying the user's session. This is unique to each user and is used to store data that is provided by the user. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	123_session	Strictly Necessary	This cookie is used for security. so that the data entered is tied to that user's session and the URL cannot be copied and pasted to another browser where somebody could potentially view customers details.	Session.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	OptanonAlertBoxClosed	Strictly Necessary	OneTrust Cookie Consent Management Platform cookie. This cookie is used to determine whether a visitor should be shown the cookie consent alert notice. It is a Regulatory requirement for 123.ie to seek the re-consent to the use of non-essential cookies after 6 months.	Persistent. 180 Days.
123.ie	First-Party	_Apply	Strictly Necessary	This cookie is set when the user has clicked on a paid or non-paid (organic) campaign featuring an offer or discount and validates their eligibility for the discount on arrival at the website and enables the discount to be applied. This cookie contains no personal data. If this cookie was disabled, we would be unable to provide the discount. The cookie also enables 123.ie to collect statistical, aggregated, anonymised and non-personal data on advertising and organic sources of quotes and policies which is used for internal analytical and marketing effectiveness reporting by 123.ie only.	Persistent. 7 Days.
123.ie	First-Party	x-ms-cpim-admin	Strictly Necessary	The 123 Customer Portal enables customers to easily make changes and updates to their active insurance policies with 123.ie. We use a secure identity management service that enables custom control of how customers sign up, sign in, and manage their profiles when accessing the portal. This cookie is set to confirm the User is in the correct location to log into the customer portal and for the session only, stores their Username and password details to allow access to the portal and then discards this information to assign the User a randomly generated authentication token. The cookie is deleted from the browser at the end of the session. This cookie temporarily processes your email address to verify your eligibility to access the portal. Once recognised, your email address is deleted and replaced with a randomly generated authentication token.	Session.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	x-ms-cpim-slice	Strictly Necessary	This cookie is set to route the User's request to access the 123 Customer Portal to the correct location. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	x-ms-cpim-trans	Strictly Necessary	This cookie is set to monitor the number of authentication requests sent in a session and which is a necessary security measure, on the 123 Customer Portal. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	x-ms-cpim-ss:{id}	Strictly Necessary	This cookie is set to hold your randomly generated authentication token in the 123 Customer Portal to match you to your policy details during the session in the portal. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	x-ms-cpim-cache:{id}_n	Strictly Necessary	This cookie is set to maintain your status through each page within the 123 Customer Portal. Without it, you would need to enter your login details on each page. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	x-ms-cpim-csrf	Strictly Necessary	A successful CSRF attack can force a User of 123's Customer Portal to perform state-changing requests like transferring funds or changing their email address. This cookie is set to detect and prevent Users from such attacks while they are in the Portal. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	x-ms-cpim-ctx	Strictly Necessary	This cookie is set to identify which page in the 123 Customer Portal the User is currently on. The cookie is deleted from your browser at the end of your session.	Session.
123.ie	First-Party	x-ms-cpim-rp	Strictly Necessary	This cookie enables routing to the correct organisation account within the Azure Active Directory B2C secure identity management service. The cookie is deleted from your browser at the end of your session.	Session.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	x-ms-cpim-rc	Strictly Necessary	The 123 Customer Portal enables customers to easily make changes and updates to their (active) insurance policies with 123.ie. We use a secure identity management service that enables custom control of how customers sign up, sign in, and manage their profiles when accessing the 123 customer portal. This cookie enables 123 to securely provide the customer portal services that run in the corporate network to the public cloud. The cookie is deleted from your browser at the end of your session.	Session
123.ie	First-Party	eupubconsent	Strictly Necessary	This cookie is used by the Interactive Advertising Bureau (IAB) Europe Transparency & Consent Framework to store the user's consent to online advertising and targeting for data collection purposes. The cookie holds an encrypted consent string that vendors participating in the framework can read and determine the user's consent to or rejection of online targeted advertising.	Persistent. 365 Days.
123.ie	Third-Party	amazon-connect-session-c72e45c8-1946-4843-a2f0-2d56ca018107	Strictly Necessary	We offer a web chat service between our customers online and our agents. This cookie is set by Amazon Connect in the visitor's browser when they click on the web chat widget to request an online chat with us. The cookie identifies the customers' chat session and maintains the chat as the visitor navigates through different pages on the 123.ie website. It doesn't collect personal data and the cookie is deleted from your browser at the end of your web chat.	Session
123.ie	First-Party	_pxvid	Strictly Necessary	This cookie is related to security of the website and protection against malicious bots.	Persistent 1 year
123.ie	First-Party	_px* (e.g _px, _px2; _px3)	Strictly Necessary	This cookie is related to security of the website & protection against malicious bots. Used to maintain a session with PerimeterX.	Persistent 5.5 minutes

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	_pxff_* (e.g _pxff;_af_c _pxff_af_rf;_pxff_af_se _pxff_af_sp;_pxff_af_wp _pxff_bdd;_pxff_idp_c _pxff_idp_p;_pxff_wa _pxff_wow;_pxff_ww _pxff_tm)	Strictly Necessary	This cookie is related to security of the website and protection against malicious bots.	Persistent 1 day
123.ie	First-Party	_pxmvid	Strictly Necessary	This cookie is related to security of the website and protection against malicious bots.	Persistent 1 hour
123.ie	First-Party	_pxhd	Strictly Necessary	This cookie is related to security of the website and protection against malicious bots.	Persistent 1 year
123.ie	First-Party	pxcts	Strictly Necessary	This cookie is related to security of the website and protection against malicious bots.	Session
123.ie	Third-Party	_GRECAPTCHA	Strictly Necessary	The specific cookie related to Google reCAPTCHA anti-bot management (_GRECAPTCHA) is used for website security and protection. This tool helps us inspect traffic to create scores based on users' interactions with our website. Through defined intervals reCAPTCHA provides risk analysis with the personal data collected by this cookie. For more information, please visit <a href="https://developers.google.com/recaptcha/docs/faq">https://developers.google.com/recaptcha/docs/faq</a>	Persistent 180 Days

## Performance cookies

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	Third-Party	Secure-ENID	Performance	This cookie is set by Google and is used to remember your preferences and other information, such as your preferred language, how many results you prefer to have shown on a search results page (for example, 10 or 20), and whether you want to have Google’s SafeSearch filter turned on. For more information, please visit <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Persistent. 13 Months.
123.ie	First-Party	_dc_gtm_UA-165782-1	Performance	This cookie is used to throttle request rate to the Google Analytics server at times of high website traffic. Request Rate limiting is generally put in place as a defensive measure for services. This cookie is a preventative measure to ensure that Google Analytics is always available to 123.ie for the purposes of web analytics. The cookie contains no personal data. To opt out of being tracked by Google Analytics across <u>all</u> websites please visit: <a href="http://tools.google.com/dlpage/gaoptout">http://tools.google.com/dlpage/gaoptout</a> . We also will use this cookie for marketing purposes through Google Ads only when you also give us separate advertising cookie consent. Click <a href="#">here</a> to get more information about Google analytics' advertising features. You may <a href="#">opt-out</a> of Google Analytics Advertising Features through <a href="#">Google Ads Settings</a> .	Persistent. 1 Minute.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	_ga	Performance	<p>Google Analytics cookies enable us to collect and analyse data about how visitors arrive at and interact with the 123.ie website. We then use the information to help us improve the website. Specifically, this cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session, and campaign data for our web analytics reports. To opt out of being tracked by Google Analytics across <u>all</u> websites please visit: <a href="http://tools.google.com/dlpage/gaoptout">http://tools.google.com/dlpage/gaoptout</a>. Google Analytics does store personal data such as your IP address (which is anonymised by Google at our request), device and client (Browser, Operating System) identifier. This data is not shared with another third-party except for Google.</p> <p>We also will use this cookie for marketing purposes through Google Ads only when you also give us separate advertising cookie consent. Click <a href="#">here</a> to get more information about Google analytics' advertising features. You may <u>opt-out</u> of Google Analytics Advertising Features through <a href="#">Google Ads Settings</a>. For further information on the use of your data, please visit Google's privacy policy here: <a href="https://policies.google.com/privacy?hl=en-US">https://policies.google.com/privacy?hl=en-US</a></p>	Persistent. 2 Years.
123.ie	First-Party	_gid	Performance	<p>Google Analytics cookies enable us to collect and analyse data about how visitors arrive at and interact with the 123.ie website. We then use the information to help us improve the website. Specifically, this cookie registers a unique ID that is used to generate statistical data on how the visitor uses the website. To opt out of being tracked by Google Analytics across <u>all</u> websites please visit: <a href="http://tools.google.com/dlpage/gaoptout">http://tools.google.com/dlpage/gaoptout</a>. In using this cookie for our own analytics purposes, we share information with Google regarding your actions on our website. Google Analytics does store personal data such as your IP address (which is anonymised by Google at our request), device and client (Browser, Operating System) identifier. This data is not shared with another third-party except for Google.</p> <p>We also will use this cookie for marketing purposes through Google Ads only</p>	Persistent. 24 Hours.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
				<p>when you also give us separate advertising cookie consent. Click <a href="#">here</a> to get more information about Google analytics' advertising features. You may <a href="#">opt-out</a> of Google Analytics Advertising Features through <a href="#">Google Ads Settings</a>.</p> <p>For further information on the use of your data, please visit Google's privacy policy here: <a href="https://policies.google.com/privacy?hl=en-US">https://policies.google.com/privacy?hl=en-US</a></p>	
123.ie	First Party	FPID	Performance	<p>Google Analytics cookies enable us to collect and analyse data about how visitors arrive at and interact with the 123.ie website. We then use the information to help us improve the website. Specifically, this cookie registers a randomly generated and hashed unique ID, called a client identifier or ID, that is used to generate statistical data on how the visitor uses the website. To opt out of being tracked by Google Analytics across all websites, please visit: <a href="http://tools.google.com/dlpage/gaoptout">http://tools.google.com/dlpage/gaoptout</a></p> <p>We also will use this cookie for marketing purposes through Google Ads only when you also give us separate advertising cookie consent. Click <a href="#">here</a> to get more information about Google analytics' advertising features. You may <a href="#">opt-out</a> of Google Analytics Advertising Features through <a href="#">Google Ads Settings</a>. This data is not shared with another third-party except for Google. For further information on the use of your data, please visit Google's privacy policy here: <a href="https://policies.google.com/privacy?hl=en-US">https://policies.google.com/privacy?hl=en-US</a>.</p>	Persistent. 13 Months.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First Party	FPLC	Performance	<p>Google Analytics cookies enable us to collect and analyse data about how visitors arrive at and interact with the 123.ie website. We then use this information to help us improve the website. Specifically, this cookie stores a twice-hashed version of a randomly generated client ID associated to you by an FP_ID cookie. It is used to generate statistical data on how visitors use the website. This cookie stores no personal data and is deleted from your browser after 20 hours. This data is not shared with another third-party except for Google. To opt out of being tracked by Google Analytics across all websites please visit: <a href="http://tools.google.com/dlpage/gaoptout">http://tools.google.com/dlpage/gaoptout</a>.</p> <p>We also will use this cookie for marketing purposes through Google Ads only when you also give us separate advertising cookie consent. Click <a href="#">here</a> to get more information about Google analytics' advertising features. You may <a href="#">opt-out</a> of Google Analytics Advertising Features through <a href="#">Google Ads Settings</a>.</p>	Persistent. 20 Hours.
123.ie	First-Party	_gat_UA-	Performance	<p>This is a pattern type cookie set by Google Analytics, where the pattern element on the name contains the unique identity number of the account or website it relates to. It is used to limit the amount of data recorded by Google on 123.ie website.</p> <p>We also will use this cookie for marketing purposes through Google Ads only when you also give us separate advertising cookie consent. Click <a href="#">here</a> to get more information about Google analytics' advertising features. You may <a href="#">opt-out</a> of Google Analytics Advertising Features through <a href="#">Google Ads Settings</a>. You can read more about Google's cookie policy here: <a href="https://policies.google.com/technologies/types?hl=en-US">https://policies.google.com/technologies/types?hl=en-US</a>. This data is not shared with another third party except for Google.</p> <p>To opt out of being tracked by Google Analytics across all websites, please visit: <a href="http://tools.google.com/dlpage/gaoptout">http://tools.google.com/dlpage/gaoptout</a></p> <p>For further information on the use of your data, please visit Google's privacy policy here: <a href="https://policies.google.com/privacy?hl=enUS">https://policies.google.com/privacy?hl=enUS</a></p>	Persistent. 1 minute.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First Party	_hjSessionUser_xxxxxxx	Performance	Hotjar is a software that allows us to visualize how users engage with our website. This cookie is set when a visitor lands on a page with the Hotjar script. The cookie is used to persist the random user ID which ensures that behaviour in subsequent visits to the same site will be attributed to the same user ID. This cookie is stored by Hotjar on your browser. Hotjar does process some personal data such as your IP address, device and client but any personal information processed is fully anonymised both on page and within the tool.	Persistent. 365 Days.
123.ie	First Party	_hjTLDTTest	Performance	Hotjar is a software that allows us to visualize how users engage with our website. This cookie appears briefly to check that cookies are enabled on this domain. It is deleted afterwards.	Session.
123.ie	First Party	_hjUserAttributesHash	Performance	Hotjar is a software that allows us to visualize how users engage with our website. User attributes sent through Hotjar are cached for the duration of the session to know when an attribute has changed and needs to be updated.	Session.
123.ie	First Party	_hjHasCachedUserAttributes	Performance	Hotjar is a software that allows us to visualize how users engage with our website. This cookie is set by Hotjar when a visitor lands on a page with the Hotjar script and interacts with a Survey. It is used to ensure that the same invite does not re-appear if it has already been shown.	Session.
123.ie	First Party	_hjAbsoluteSessionInProgress	Performance	Hotjar is a software that allows us to visualize how users engage with our website. This cookie is set by Hotjar to detect the first pageview session of a user. This is a True/False flag set by the cookie.	Persistent. 30 Minutes.
123.ie	First Party	_hjFirstSeen	Performance	Hotjar is a software that allows us to visualize how users engage with our website. This cookie is set by Hotjar to identify a new user's first session. It stores a true/false value, indicating whether this was the first time Hotjar saw this user. It is used by Recording filters to identify new user sessions.	Persistent. 30 Minutes.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First Party	_hjSession_xxxxxxx	Performance	Hotjar is a software that allows us to visualize how users engage with our website. This cookie is set when a visitor lands on a page with the Hotjar script. The cookie is used to persist the random user ID which ensures that behaviour in subsequent visits to the same site will be attributed to the same user ID.	Persistent. 30 Minutes.
123.ie	First Party	_hjIncludedInSessionSample	Performance	Hotjar is a software that allows us to visualize how users engage with our website. This cookie is set to let Hotjar know whether that user is included in the data sampling defined by this website's daily session limit.	Persistent. 2 Minutes. Extended every 30 seconds
123.ie	First Party	__hjIncludedInPageviewSample	Performance	Hotjar is a software that allows us to visualize how users engage with our website. This cookie is set to let Hotjar know whether that user is included in the data sampling defined by this website's pageview limit.	Persistent. 2 Minutes. Extended every 30 seconds
123.ie	First Party	_hjClosedSurveyInvites	Performance	Hotjar is a software that allows us to visualize how users engage with our website and collect feedback directly from users as they engage with our website. This cookie is set to let Hotjar know when a user interacts with a Link Survey invitation modal and ensures the same invite does not reappear if it has already been shown. Hotjar uses a True/False flag set by the cookie.	Persistent. 365 Days.
123.ie	First Party	_hjDonePolls	Performance	Hotjar is a software that allows us to visualize how users engage with our website and collect feedback directly from users as they engage with our website. This cookie is set to let Hotjar know when a user completes an on-site survey and ensures the same Survey does not reappear if it has already been filled in. Hotjar uses a True/False flag set by the cookie.	Persistent. 365 Days.
123.ie	First Party	_hjMinimizedPolls	Performance	Hotjar is a software that allows us to visualize how users engage with our website and collect feedback directly from users as they engage with our website. This cookie is set to let Hotjar know when a user minimizes an on-site Survey and ensures that the Survey stays minimized when the user navigates	Persistent. 365 Days.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
				through our site. Hotjar uses a True/False flag set by the cookie.	
123.ie	First Party	_hjShownFeedbackMessage	Performance	Hotjar is a software that allows us to visualize how users engage with our website and collect feedback directly from users as they engage with our website. This cookie is set to let Hotjar know when a user minimizes or completes a Feedback widget and ensures the Feedback widget will load as minimized if the user navigates to another page where it is set to show. Hotjar uses a True/False flag set by the cookie.	Persistent. 1 Day.
123.ie	First Party	_pxde	Performance	An analytics cookie related to security of the website and protection against malicious bots.	Persistent 5 days
Vimeo.com	Third Party	_vuid	Performance	We embed videos from our official Vimeo channel onto our website. A cookie is set to enable video to play and to collect analytics data such as how long a viewer has watched the video. These cookies don't track individuals. For more information, please visit: <a href="https://vimeo.com/cookie_policy">https://vimeo.com/cookie_policy</a> .	Persistent. 2 Years
Vimeo.com	Third Party	_cf_bm	Performance	Purpose: This cookie is set by Vimeo on end-user devices that access the 123.ie website to ensure that it is not bot traffic accessing the website. This cookie expires after 30 minutes of continuous inactivity and does not track users from site to site or from session to session. More information here: <a href="https://developers.cloudflare.com/fundamentals/get-started/reference/cloudflare-cookies">https://developers.cloudflare.com/fundamentals/get-started/reference/cloudflare-cookies</a>	Persistent. 30 Minutes

## Advertising cookies

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	_fbp	Advertising	<p>The Facebook pixel is an analytics tool that allows us to measure the effectiveness of advertising by understanding the actions people take on our website and targeting our advertising to those audiences based on their actions. Facebook cookies are 3rd party cookies used to track website goal conversions and create (anonymised) lists of people that visited our website. It helps us to better tailor more relevant advertising to people who use the Facebook network. You can read more about Facebook’s cookie policy here: <a href="https://www.facebook.com/policies/cookies/">https://www.facebook.com/policies/cookies/</a>. In using Facebook advertising products, we share event-type information with Facebook relating to website visitors and the actions they may take on our website such as which pages were visited or whether they obtained a quote. We do this in order to present you with more relevant advertising based on your browsing behaviour of our website. Facebook uses types of personal data on our behalf for the purposes of targeted advertising such as IP address (which is partially anonymised), online identifiers, including cookie identifiers, device identifiers and client identifiers (Browsers, Operating System). This information is not shared with another third party. For further information on the use of your data, please visit Facebook’s privacy policy here: <a href="https://www.facebook.com/about/privacy">https://www.facebook.com/about/privacy</a>.</p>	Persistent. 3 Months.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	_fr	Advertising	This is a cookie set by Facebook for advertising purposes and contains user browser and user unique ID combination used for targeted advertising by Facebook. You can read more about Facebook’s cookie policy here: <a href="https://www.facebook.com/policies/cookies/">https://www.facebook.com/policies/cookies/</a> . We share this information with Facebook. Facebook does use types of personal data on our behalf for the purposes of targeted advertising such as IP address (which is partially anonymised), online identifiers, including cookie identifiers, device identifiers and client identifiers (Browsers, Operating System). This information is not shared with another third party. For more information on the use of your data, please visit Facebook’s privacy policy here: <a href="https://www.facebook.com/privacy/policy/">https://www.facebook.com/privacy/policy/</a>	Persistent. 180 Days.
123.ie	First-Party	_datr	Advertising	The purpose of the datr cookie is to identify the web browser being used to connect to Facebook independent of the logged in user. This cookie plays a key role in Facebook’s security and site integrity features. You can read more about Facebook’s cookie policy here: <a href="https://www.facebook.com/policies/cookies/">https://www.facebook.com/policies/cookies/</a>	Persistent. 2 Years.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First Party	_gcl_au	Advertising	Used by the Google Ads Conversion Linker to place a first-party cookie on the browsers of website visitors. This cookie enables us to reach people who previously visited our website with the right advertising message across other websites or display networks. This is done through a unique identifier that is stored within a specific cookie in your browser. Cookies themselves contain no personally identifiable information. You can read more about Google's cookie policy here: <a href="https://policies.google.com/technologies/types?hl=en-US">https://policies.google.com/technologies/types?hl=en-US</a> . In using this cookie for advertising purposes, we share information with Google on your browsing behaviour of our website and tailor our advertising to you based on that information. When combined with the information Google may already have about you, this may be considered personal data e.g., an online identifier and your IP address. This data is not shared with another third-party. For further information on the use of your data, please visit Google's privacy policy here: <a href="https://policies.google.com/privacy?hl=en-US">https://policies.google.com/privacy?hl=en-US</a>	Persistent. 3 Months.
123.ie	First Party	_gac_UA-XXXXXXX-X	Advertising	This cookie is set by Google and used to collect information about user interactions with our advertising campaigns. For more information, please visit <a href="https://policies.google.com/technologies/cookies">https://policies.google.com/technologies/cookies</a>	Persistent. 90 Days.
123.ie	First Party	_gcl_dc	Advertising	This cookie is set by Google and used for advertising and analytics purposes. The cookie will be stored when a user clicks an ad and will capture click ID information. It will be used to attribute the conversion when the user converts. For more information, please visit <a href="https://business.safety.google/adscookies/">https://business.safety.google/adscookies/</a>	Persistent. 90 Days.
123.ie	First Party	_gcl_aw	Advertising	This cookie is set by Google and used for advertising and analytics purposes. The cookie will be stored when a user clicks an ad and will capture click ID information. It will be used to attribute the conversion when the user converts. For more information, please visit <a href="https://business.safety.google/adscookies/">https://business.safety.google/adscookies/</a>	Persistent. 90 Days

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First Party	FPGLAW	Advertising	This cookie is set by Google and used for advertising and analytics purposes. It writes the click ID to storage and measures the effectiveness of Google ads.	Persistent. 3 Months.
123.ie	First Party	FPGLDC	Advertising	This cookie is set by Google and used for advertising and analytics purposes. It writes the click ID to storage and measures the effectiveness of Google ads.	Persistent. 3 Months.
123.ie	First Party	_gclxxx	Advertising	Google conversion tracking cookie. This cookie is primarily used to help advertisers determine how many times users who click on their ads end up taking an action on their site, such as making a purchase. You can read more about Google's cookie policy here: <a href="https://policies.google.com/technologies/types?hl=en-US">https://policies.google.com/technologies/types?hl=en-US</a> . This data is not shared with another third party. For further information on the use of your data, please visit Google's privacy policy here: <a href="https://policies.google.com/privacy?hl=enUS">https://policies.google.com/privacy?hl=enUS</a>	Persistent. 90 days
123.ie	First-Party	_uetsid	Advertising	This is a cookie set by Microsoft Bing Ads and is a tracking cookie that applies a Session ID. It allows us to advertise to a website visitor who previously visited our website on the Microsoft Bing Pay Per Click search engine. You can read more about Microsoft's cookie policy here: <a href="https://privacy.microsoft.com/en-us/PrivacyStatement">https://privacy.microsoft.com/en-us/PrivacyStatement</a> . Microsoft uses types of personal data on our behalf for the purposes of targeted advertising such as IP address (which is partially anonymised), online identifiers, including cookie identifiers, device identifiers and client identifiers (Browsers, Operating System). For further information on the use of your data by Microsoft, please visit their Privacy policy here: <a href="https://privacy.microsoft.com/en-us/PrivacyStatement">https://privacy.microsoft.com/en-us/PrivacyStatement</a>	Persistent. 1 Day.
123.ie	First-Party	_uetsid_exp	Advertising	Contains the expiry-date for the cookie with corresponding name.	Persistent. 1 Day.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	First-Party	_uetvid	Advertising	This is a cookie set by Microsoft Bing Ads and assigns a Visitor ID to 123.ie website visitors. It enables us to reach people who previously visited our website with tailored advertising across other websites within the Microsoft Bing advertising network. This is done through a unique identifier that is stored within a specific cookie in your browser. This cookie is used to create a unique, anonymized visitor ID. You can read more about Microsoft’s cookie policy here: <a href="https://privacy.microsoft.com/en-us/PrivacyStatement">https://privacy.microsoft.com/en-us/PrivacyStatement</a> . In using Microsoft Bing’s advertising products, we share website user information and the actions they undertake on our website with Microsoft. Microsoft uses types of personal data on our behalf for the purposes of targeted advertising such as IP address (which is partially anonymised), online identifiers, including cookie identifiers, device identifiers and client identifiers (Browsers, Operating System). For further information on the use of your data by Microsoft, please visit their Privacy policy here: <a href="https://privacy.microsoft.com/en-us/PrivacyStatement">https://privacy.microsoft.com/en-us/PrivacyStatement</a> .	Persistent. 13 Months.
123.ie	First-Party	_uetvid_exp	Advertising	Contains the expiry-date for the cookie with corresponding name.	Persistent. 13 Months.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
123.ie	Third-Party	_MUID	Advertising	This cookie is set by Bing.com and is used by Microsoft as a Unique User ID. Microsoft uses cookie syncing to share identifiers across many of its web properties, including bing.com, microsoft.com, msn.com, live.com and xbox.com. You can read more about Microsoft’s cookie policy here: <a href="https://privacy.microsoft.com/en-us/PrivacyStatement">https://privacy.microsoft.com/en-us/PrivacyStatement</a> . In using Microsoft Bing’s advertising products, we share website user information and the actions they undertake on our website with Microsoft. Microsoft uses types of personal data on our behalf for the purposes of targeted advertising such as IP address (which is partially anonymised), online identifiers, including cookie identifiers, device identifiers and client identifiers (Browsers, Operating System). For further information on the use of your data by Microsoft, please visit their Privacy policy here: <a href="https://privacy.microsoft.com/en-us/PrivacyStatement">https://privacy.microsoft.com/en-us/PrivacyStatement</a> .	Persistent. 2 Years.
123.ie	First-Party	_uetmsckid	Advertising	This cookie is set by Microsoft Bing. It stores ad click information, generated at ad click time and attached to the landing page URL when auto-tagging of Microsoft Click ID is enabled. The Microsoft Click ID has 1N added to the end if cookies are blocked by the browser and the msckid parameter is in the landing page URL. For further information on the use of your data by Microsoft, please visit their Privacy policy here: <a href="https://privacy.microsoft.com/en-us/PrivacyStatement">https://privacy.microsoft.com/en-us/PrivacyStatement</a> .	Persistent. 90 Days
youtube.com	Third-Party	_CONSENT	Advertising	This cookie is set by YouTube to track consent before an embedded video is played. Website content loaded in iframes from third party content providers, for example YouTube, may set cookies and thereby require the visitor’s consent. Google uses the ‘CONSENT’ cookie to store a user’s state regarding their cookie choices. For further information on the use of your data by Google, please visit here: <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Persistent. 2 Years

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
youtube.com	Third-Party	_YSC	Advertising	This cookie is set by YouTube to track views of embedded videos. For further information on the use of your data by Google, please visit here: <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Session.
youtube.com	Third-Party	_VISITOR_INFO1_LIVE	Advertising	This cookie is set by Youtube and is used as a unique identifier to track the viewing of videos. For further information on the use of your data by Google, please visit here: <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Persistent. 180 Days
youtube.com	Third-Party	DEVICE_INFO	Advertising	This cookie is set by YouTube to track user's interaction with embedded content. For further information on the use of your data by Google, please visit here: <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Persistent. 180 Days
DoubleClick.net	Third-Party	_IDE	Advertising	This cookie is used to serve targeted advertisements that are relevant to users across the web. Targeted advertisements may be displayed to users based on previous visits to a website. For further information on the use of your data by Google, please visit here: <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Persistent. 13 Months
DoubleClick.net	Third-Party	_test-cookie	Advertising	Purpose: This cookie is set by DoubleClick to determine if the website visitor's browser supports cookies. For further information on the use of your data by Google, please visit here: <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Session.
DoubleClick.net	Third-Party	_FLC	Advertising	Purpose: This cookie is used by Google for advertising, including serving and rendering ads, personalizing ads (depending on your ad settings at <a href="https://g.co/adsettings">g.co/adsettings</a> ), limiting the number of times an ad is shown to a user, muting ads you have chosen to stop seeing, and measuring the effectiveness of ads. Please see Google advertising and measurement cookie information at <a href="https://business.safety.google/adscokies/">https://business.safety.google/adscokies/</a>	Session.

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
DoubleClick.net	Third-Party	ar_debug	Advertising	This cookie is a small piece of data that is stored on your device by DoubleClick. It helps DoubleClick identify and fix issues with their Attribution Reporting API. It generates debug reports and is only activated if the cookie is present at both source and trigger registration. For more information, please visit <a href="https://developers.google.com/privacy-sandbox/relevance/attribution-reporting/attribution-reporting-debugging/part-2">https://developers.google.com/privacy-sandbox/relevance/attribution-reporting/attribution-reporting-debugging/part-2</a>	Persistent. 1 Month.
Google.com	Third-Party	_1P_JAR	Advertising	This is a Google cookie used to set a unique ID to remember preferences and other information such as website statistics and conversion rates. For further information on the use of your data by Google, please visit here: <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Persistent. 30 Days
Google.com	Third-party	_NID	Advertising	This cookie contains a unique ID that Google uses to remember user preferences, e.g., preferred language or how many search results the user prefers to see. This cookie is used to show Google ads in Google services for signed-out users. For further information on the use of your data by Google, please visit here: <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Persistent. 6 Months
Google.com	Third-party	_SOCS	Advertising	This is a cookie set by Google to store a user's consent state regarding their cookie choices so that these advertising preferences are respected as the user browses the web. For more information, please see Google's information here: <a href="https://policies.google.com/technologies/cookies?hl=en-US">https://policies.google.com/technologies/cookies?hl=en-US</a>	Persistent. 13 Months
Google.com	Third-party	_FPAU	Advertising	This cookie is used by Google for advertising, including serving and rendering ads, personalizing ads (depending on your ad settings at <a href="https://g.co/adsettings">g.co/adsettings</a> ), limiting the number of times an ad is shown to a user, muting ads you have chosen to stop seeing, and measuring the effectiveness of ads. Please see Google advertising and measurement cookie information at <a href="https://business.safety.google/adscookies/">https://business.safety.google/adscookies/</a>	Persistent. 90 Days

Host	1st or 3rd Party	Cookie Name	Category	Purpose	Lifespan
Google.com	Third-party	_AEC	Advertising	This cookie is set by Google to prevent spam, fraud and abuse ensuring that requests within a browsing session are made by the user and not by other sites. These cookies prevent malicious sites from acting on behalf of a user without that user's knowledge. Please see Google advertising and measurement cookie information at <a href="https://business.safety.google/adscookies/">https://business.safety.google/adscookies/</a>	Persistent. 6 Months
Google.com	Third-Party	DV	Advertising	This cookie is used to save the user's preferences and other information. This includes in particular the preferred language, the number of search results to be displayed on the page as well as the decision as to whether the Google SafeSearch filter should be activated or not.	Persistent. 7 Minutes.
Google.com	Third-Party	OTZ	Advertising	This cookie is set by Google and used for collecting information on user behaviour and navigation which is used to optimize the website. This cookie from Google Analytics links your activities on other devices you have previously logged into using your Google account. Based on this, the ads you see on your devices are coordinated and conversion events are measured.	Persistent. 1 Month.
facebook.com	Third-party	Unnamed Cookie	Advertising	This cookie is owned by Facebook, which is the world's largest social networking service. As a third party host provider, it mostly collects data on the interests of users via widgets such as the 'Like' button found on many websites. This is used to serve targeted advertising to its users when logged into its services. In 2014 it also started serving up behaviourally targeted advertising on other websites, similar to most dedicated online marketing companies.	Session.

If you have any queries in relation to this Cookie Policy or on any data protection matter, please email our Data Protection Officer at [123dataprotection@123.ie](mailto:123dataprotection@123.ie) or you can write to us at The Data Protection Officer, 123.ie, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16, D16 FC92. If you wish to find out more about the type of personal data that we process about you in the course of using our services, you can find our Data Protection Notice [here](#).

### Changes to this Policy

We reserve the right to modify this Cookie Policy at any time and we encourage you to review this Policy periodically to stay informed about how we use cookies.

123 Money Ltd. trading as 123.ie is regulated by the Central Bank of Ireland. Registered Office: RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16, D16 FC92. Registered in Ireland Number 323099.