

CGIC COOKIE POLICY

What are Cookies?

Cookies are small files created on your computer when certain websites are loaded via your browser. They allow useful pieces of information to be provided to website owners, which enable you to use websites more efficiently and to save time (for example, by not having to input your details each time you visit the site).

Cookie types

Strictly necessary	These are cookies that are required for the operation of our website
Analytical/performance	These cookies allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us, and third parties, to improve the way our website works
Functionality	These cookies are used to recognise you when you return to our website. This enables us to personalise our content for you
Targeting	These cookies record your visit to our website, the pages you have visited and the links you have followed. We may also share this information with third parties

Cookie Scope

Cookies can expire at the end of a browser session (from when a user opens a browser window to when they exit the browser) or they can be stored for longer.

Session Cookies allow websites to link the actions of a user during a browser session. These session cookies expire after a browser session so would not be stored long term. For this reason, session cookies may sometimes be considered less privacy intrusive than persistent cookies.

Persistent cookies are stored on a user's device in between browser sessions, which allows the preferences or actions of the user across a site (or in some cases across different websites) to be remembered. Persistent cookies may be used for a variety of purposes including remembering users' preferences and choices when using a site or to target advertising.

We will not associate any data gathered from this site with any personally-identifying information from any source.

Cookie Sources - First vs. Third party

Whether a cookie is 'first' or 'third' party refers to the website or domain placing the cookie.

First party cookies in basic terms are cookies set by a website visited by the user - the website displayed in the URL window. Our website may place, and access certain first party cookies on your computer or device.

First party cookies are those placed directly by us and are used only by us. We use cookies to facilitate, and improve your experience of our website. We have carefully chosen these cookies and have taken steps to ensure that your privacy and personal information is protected and respected at all times.

Third party cookies are cookies that are set by a domain other than the one being visited by the user. If a user visits a website and a separate company sets a cookie through that website this would be a third party

cookie. We have no control over how third party cookies act, or whether that third party uses any other cookies. We advise you to check the privacy notices of any such third parties before providing any data to them.

Managing Cookies

By using this website, you agree that we can place cookies on your computer or other device. You may refuse the use of cookies on www.creditguarantee.co.za by selecting the appropriate settings in your browser, but you may lose some useful functionality. For more information about cookies, please visit the [All about Cookies](#) website which gives details on how to delete cookies from your computer.

Google Analytics

This website uses Google Analytics, which is a web analytics service provided by Google. Google Analytics enables us to recognise repeat visitors to the site and to analyse how users use the site. The information generated by the cookie about your use of the website will be transmitted to and stored by Google. Google uses this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Please note that CGIC has switched on the IP Anonymisation feature in Google Analytics which enables us to anonymize or mask our user's IP addresses before sending the website activity information to Google Analytics.

YouTube cookies

We embed videos from our official YouTube channel and this may set cookies on your computer once you click on the YouTube video player. To find out more please visit [YouTube's embedding videos information page](#).

Advertising cookies

We may use advertising cookies to help us deliver more relevant, targeted online advertising. This means that based on the pages you visit on our site, you may see our advertisements on selected other websites. The information collected is anonymous and does not contain any personal information.
