

# Privacy policy & Cookies policy

## [COOKIES POLICY](#)

CapitalRise Finance Limited ("**CapitalRise**", "**we**", "**us**" or "**our**") is committed to protecting and respecting your personal information and your privacy.

This cookies policy explains what cookies are, how we use cookies and similar technologies on our website at [www.capitalrise.com](http://www.capitalrise.com) ("**Website**"), and what you can do to manage how cookies are used.

If you have any questions in relation to this cookies policy or if you would like more information on the cookies that we use and their purposes, you can contact us by post at: CapitalRise Finance Limited, 33 Cavendish Square, London W1G 0PW, or by email at: [customercare@capitalrise.com](mailto:customercare@capitalrise.com).

For general information about how we process your personal data, please visit our [Privacy Policy](#).

To update your cookie consent settings, [click here](#).

## [1 What are cookies and why do we use cookies?](#)

1.1 Cookies are small data files which are placed on your computer or mobile phone ("device") when you visit our Website. Cookies will collect information relating to your use of our Website, information about your device such as IP address and browser type, demographic data and, if you reached the Website through a third party website, which third party website directed you to the Website.

1.2 When you re-visit our Website, cookies allow our Website to recognise your device, remember your preferences and tailor your use of the Website. Information provided by cookies can help us to:

- (a) recognise you whenever you visit the Website (this speeds up your access to the Website as you do not have to log in each time);
- (b) obtain information about your preferences and use of the Website;
- (c) analyse your use of our Website to help improve our content and services and to help us better understand our users' requirements; and
- (d) make your online experience more efficient and enjoyable.

1.3 Cookies are referred to as either "session" or "persistent" cookies, depending on how long they are used for:

- (a) Session cookies only last for the duration your online session and disappear from your device when you close your browser. Session cookies are not stored on the hard drive of your device.
- (b) Persistent cookies are stored on the hard drive of your device after the browser has been closed and last until you delete them, or they reach their expiry date. Persistent cookies are activated each time you visit the site where the cookie was generated.

1.4 For more information, please see [www.allaboutcookies.org](http://www.allaboutcookies.org).

## 2 What types of cookies do we use?

2.1 The types of cookies that may be used on our Website fall into one of four categories as follows:

(a) "Strictly Necessary" cookies. These cookies enable you to access certain functionalities which are essential for the operation of our Website; we do not require consent to enable these, and they cannot be switched off. Without these cookies, we would be unable to provide you with the online services you request. These cookies do not track where you have been on the internet and do not gather information about you that could be used for marketing purposes.

(b) Functional cookies. Functional cookies are used to recognise your device when you return to our Website. They also remember your preferences (such as your username, language, and region) on our Website and enable us to personalise our content for you. The information collected by these cookies is usually anonymised, so we cannot identify you personally. Functional cookies do not track your internet usage or gather information which could be used for selling advertising, but they do help with serving advertising.

(c) Analytical (or performance) cookies. Analytical cookies are used to monitor the performance of our Website. For example, they allow us to recognise and count the number of visitors and to see how visitors move around our Website when they are using it. The information provided by these cookies allows us to analyse patterns of user behaviour and we use that information to enhance user experience or identify areas of the Website which may require maintenance. All of the information collected by these cookies is anonymous and is only used for statistical purposes.

(d) Targeting cookies. These cookies may be placed on your device by us or by trusted third parties. They remember that you have visited our Website and use that information to provide you with advertising which is tailored to your interests. This is often called online behavioural advertising ("OBA") and involves the monitoring of interests based upon web browsing history. Your web browsing history can be used to infer things about you (for example, your age, gender etc.), and this information may also be used to make advertising on websites more relevant to you. Although behavioural advertising cookies can track your activity around the internet they cannot identify you personally, even if you are signed into our Website. Without these cookies, online advertisements you encounter will be less relevant to you and your interests. If you would like more information about OBA, including how to opt-out of these cookies, please visit [www.youronlinechoices.com](http://www.youronlinechoices.com).

2.2 Cookie Table. You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

Your consent applies to the following domains: [www.capitalrise.com](http://www.capitalrise.com)

Cookie declaration last updated on 30/08/2025 by [Cookiebot](#):

Strictly Necessary (18)

These cookies enable you to access certain functionalities which are essential for the operation of our Website; we do not require consent to enable these, and they cannot be switched off. Without these cookies, we would be unable to provide you with the online services you request. These

cookies do not track where you have been on the internet and do not gather information about you that could be used for marketing purposes.

Name	Provider	Purpose	Maximum Storage Duration	Type
__cf_bm	<a href="#">Vimeo</a>	This cookie is 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.	1 day	HTTP Cookie
_cfuvid	<a href="#">Vimeo</a>	This cookie is a part of the services provided by Cloudflare - Including load-balancing, deliverance of website content and serving DNS connection for website operators.	Session	HTTP Cookie
_csrf	www.capitalrise.com	Ensures visitor browsing-security by preventing cross-site request forgery. This cookie is essential for the security of the website and visitor.	Session	HTTP Cookie
_grecaptcha	<a href="#">Google</a>	This cookie is 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.	Persistent	HTML Local Storage
_GRECAPTCHA	<a href="#">Google</a>	Pending	180 days	HTTP Cookie
1.gif	<a href="#">Cookiebot</a>	Used to count the number of sessions to the website, necessary for optimizing CMP product delivery.	Session	Pixel Tracker
capitalrise_session	www.capitalrise.com	CapitalRise Borrower Portal session cookie	1 day	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Type
CookieConsent	<a href="#">Cookiebot</a>	Stores the user's cookie consent state for the current domain	1 year	HTTP Cookie
PHPSESSID	www.capitalrise.com	Preserves user session state across page requests.	Session	HTTP Cookie
rc::a	<a href="#">Google</a>	This cookie is 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.	Persistent	HTML Local Storage
rc::b	<a href="#">Google</a>	This cookie is used to distinguish between humans and bots.	Session	HTML Local Storage
rc::c	<a href="#">Google</a>	This cookie is used to distinguish between humans and bots.	Session	HTML Local Storage
rc::f	<a href="#">Google</a>	This cookie is used to distinguish between humans and bots.	Persistent	HTML Local Storage
test_cookie	<a href="#">Google</a>	Used to check if the user's browser supports cookies.	1 day	HTTP Cookie
welcome_message	www.capitalrise.com	Controls whether the user will see the welcome message.	3 months	HTTP Cookie
welcome-popup-showed	www.capitalrise.com	Controls whether the welcome message popup has been displayed.	Persistent	HTML Local Storage
wpEmojiSettingsSupports	www.capitalrise.com	This cookie is part of a bundle of cookies which serve the purpose of content delivery and presentation. The cookies keep the correct state of font, blog/picture sliders, color themes and other website settings.	Session	HTML Local Storage

Name	Provider	Purpose	Maximum Storage Duration	Type
XSRF-TOKEN	www.capitalrise.com	Ensures visitor browsing-security by preventing cross-site request forgery. This cookie is essential for the security of the website and visitor.	1 day	HTTP Cookie

#### Functional (6)

Functional cookies are used to recognise your device when you return to our Website. They also remember your preferences (such as your username, language, and region) on our Website and enable us to personalise our content for you. The information collected by these cookies is usually anonymised, so we cannot identify you personally. Functional cookies do not track your internet usage or gather information which could be used for selling advertising, but they do help with serving advertising.

Name	Provider	Purpose	Maximum Storage Duration	Type
aiovg_rand_seed	www.capitalrise.com	Used in context with the website's video content. Gathers information on which videos the visitor has viewed and other preference data. These data are used to present the visitor with relevant videos.	1 day	HTTP Cookie
intercom.intercom-state-#[x2]	<a href="#">Intercom</a> www.capitalrise.com	Remembers whether the user has minimized or closed chat-box or pop-up messages on the website.	Persistent	HTML Local Storage
intercom-device-id-#	<a href="#">Intercom</a>	Sets a specific ID for the user which ensures the integrity of the website's chat function.	271 days	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Type
intercom-id-#	<a href="#">Intercom</a>	Allows the website to recognise the visitor, in order to optimize the chat-box functionality.	271 days	HTTP Cookie
intercom-session-#	<a href="#">Intercom</a>	Sets a specific ID for the user which ensures the integrity of the website's chat function.	7 days	HTTP Cookie

#### Analytical (9)

Analytical cookies are used to monitor the performance of our Website. For example, they allow us to recognise and count the number of visitors and to see how visitors move around our Website when they are using it. The information provided by these cookies allows us to analyse patterns of user behaviour and we use that information to enhance user experience or identify areas of the Website which may require maintenance. All of the information collected by these cookies is anonymous and is only used for statistical purposes.

Name	Provider	Purpose	Maximum Storage Duration	Type
_hjHasCachedUserAttributes	<a href="#">Hotjar</a>	Identifies if the cookie data needs to be updated in the visitor's browser.	Session	HTTP Cookie
_hjSession_#	<a href="#">Hotjar</a>	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.	1 day	HTTP Cookie
_hjSessionUser_#	<a href="#">Hotjar</a>	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.	1 year	HTTP Cookie
_hjTLDTest	<a href="#">Hotjar</a>	Registers statistical data on users' behaviour on the website. Used for internal analytics by the website operator.	Session	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Type
_hjUserAttributes	<a href="#">Hotjar</a>	Registers statistical data on users' behaviour on the website. Used for internal analytics by the website operator.	Persistent	HTML Local Storage
_hjUserAttributesHash	<a href="#">Hotjar</a>	Identifies if the cookie data needs to be updated in the visitor's browser.	1 day	HTTP Cookie
hjActiveViewportIds	<a href="#">Hotjar</a>	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.	Persistent	HTML Local Storage
hjViewportId	<a href="#">Hotjar</a>	Saves the user's screen size in order to adjust the size of images on the website.	Session	HTML Local Storage
vuid	<a href="#">Vimeo</a>	Collects data on the user's visits to the website, such as which pages have been read.	2 years	HTTP Cookie

#### Targeting (29)

These cookies may be placed on your device by us or by trusted third parties. They remember that you have visited our Website and use that information to provide you with advertising which is tailored to your interests. This is often called online behavioural advertising (“**OBA**”) and involves the monitoring of interests based upon web browsing history. Your web browsing history can be used to infer things about you (for example, your age, gender etc.), and this information may also be used to make advertising on websites more relevant to you. Although behavioural advertising cookies can track your activity around the internet they cannot identify you personally, even if you are signed into our Website. Without these cookies, online advertisements you encounter will be less relevant to you and your interests. If you would like more information about OBA, including how to opt-out of these cookies, please visit [www.youronlinechoices.com](http://www.youronlinechoices.com).

Name	Provider	Purpose	Maximum Storage Duration	Type
#-#	<a href="#">YouTube</a>	Used to track user's interaction with embedded content.	Session	HTML Local Storage
__Secure-ROLLOUT_TOKEN	<a href="#">YouTube</a>	Pending	180 days	HTTP Cookie

Name	Provider	Purpose	Maximum Storage Duration	Type
__Secure-YEC	<a href="#">YouTube</a>	Stores the user's video player preferences using embedded YouTube video	Session	HTTP Cookie
_ga	<a href="#">Google</a>	Used to send data to Google Analytics about the visitor's device and behavior. Tracks the visitor across devices and marketing channels.	2 years	HTTP Cookie
_ga_#	<a href="#">Google</a>	Used to send data to Google Analytics about the visitor's device and behavior. Tracks the visitor across devices and marketing channels.	2 years	HTTP Cookie
_gat	<a href="#">Google</a>	Used to send data to Google Analytics about the visitor's device and behavior. Tracks the visitor across devices and marketing channels.	1 day	HTTP Cookie
_gcl_au	<a href="#">Google</a>	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services.	3 months	HTTP Cookie
_gcl_ls	<a href="#">Google</a>	Tracks the conversion rate between the user and the advertisement banners on the website - This serves to optimise the relevance of the advertisements on the website.	Persistent	HTML Local Storage



Name	Provider	Purpose	Maximum Storage Duration	Type
_gid	<a href="#">Google</a>	Used to send data to Google Analytics about the visitor's device and behavior. Tracks the visitor across devices and marketing channels.	1 day	HTTP Cookie
_uetsid	<a href="#">Microsoft</a>	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	Persistent	HTML Local Storage
_uetsid	<a href="#">Microsoft</a>	Collects data on visitor behaviour from multiple websites, in order to present more relevant advertisement - This also allows the website to limit the number of times that they are shown the same advertisement.	1 day	HTTP Cookie
_uetsid_exp	<a href="#">Microsoft</a>	Contains the expiry-date for the cookie with corresponding name.	Persistent	HTML Local Storage
_uetvid	<a href="#">Microsoft</a>	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	Persistent	HTML Local Storage

Name	Provider	Purpose	Maximum Storage Duration	Type
_uetvid	<a href="#">Microsoft</a>	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	1 year	HTTP Cookie
_uetvid_exp	<a href="#">Microsoft</a>	Contains the expiry-date for the cookie with corresponding name.	Persistent	HTML Local Storage
69e559c2653249bc87856df79c615d0ebdaf4a2f6a2d4e2a9d34f1d022c3d0b6 [x2]	<a href="#">Autopilot</a> nimbleswan.io	Email marketing module that ties your experience between email and website together via the email marketing platform Autopilot.	1 year	HTTP Cookie
cda_apenterprise.io	<a href="#">Autopilot</a>	Used by the Autopilot platform to track user interactions with marketing emails and other communications. This cookie helps in reporting recipient clicks and engagement within the Autopilot user interface.	1 year	HTTP Cookie
cda_nimbleswan.io	<a href="#">Autopilot</a>	Used by the Autopilot platform to track user interactions with marketing emails and other communications. This cookie helps in reporting recipient clicks and engagement within the Autopilot user interface.	1 year	HTTP Cookie
iU5q-!O9@\$	<a href="#">YouTube</a>	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	Session	HTML Local Storage

Name	Provider	Purpose	Maximum Storage Duration	Type
LAST_RESULT_ENTRY_KEY	<a href="#">YouTube</a>	Used to track user's interaction with embedded content.	Session	HTTP Cookie
LogsDatabaseV2:V#  LogsRequestsStore	<a href="#">YouTube</a>	Used to track user's interaction with embedded content.	Persistent	IndexedDB
MUID	<a href="#">Microsoft</a>	Used widely by Microsoft as a unique user ID. The cookie enables user tracking by synchronising the ID across many Microsoft domains.	1 year	HTTP Cookie
pagead/1p-user-list/#	<a href="#">Google</a>	Tracks if the user has shown interest in specific products or events across multiple websites and detects how the user navigates between sites. This is used for measurement of advertisement efforts and facilitates payment of referral-fees between websites.	Session	Pixel Tracker
TESTCOOKIESENABLED	<a href="#">YouTube</a>	Used to track user's interaction with embedded content.	1 day	HTTP Cookie
VISITOR_INFO1_LIVE	<a href="#">YouTube</a>	Pending	180 days	HTTP Cookie
YSC	<a href="#">YouTube</a>	Pending	Session	HTTP Cookie
ytidb::LAST_RESULT_ENTRY_KEY	<a href="#">YouTube</a>	Used to track user's interaction with embedded content.	Persistent	HTML Local Storage
YtIdbMeta#databases	<a href="#">YouTube</a>	Used to track user's interaction with embedded content.	Persistent	IndexedDB

2.3 Our emails may contain a web beacon to track whether you open an email and if you click on any of the links in the email. We may use this information to help us analyse the types of topics that you are interested in and to let our advertisers know how many of our anonymised, aggregated users

click on their advertisements. When you delete the email, the web beacon will be deleted. If you do not wish to receive these web beacons, you can choose to receive emails from us in plain text rather than HTML.

2.4 When you browse our Website some cookies may be set by third parties, over which we have no control. When you visit a page with embedded third party content, the service provider may set their own cookies on your device. You may also encounter third party cookies resulting from our use of third party services, which help us monitor traffic on our Website. We do not control the use of these cookies and you should refer to the relevant third party websites for more information.

### **3 When/how do I provide my consent?**

3.1 We use CookieBot on our website. CookieBot is a third-party cookie consent tool which helps us manage and control the use of cookies on our website, ensuring compliance with legal requirements and providing you with the ability to manage your cookie preferences. Find out more about CookieBot at their website: <https://www.cookiebot.com/en/about/>

3.2 Each time you visit our website using a device or browser which does not have a record of your cookie consent, we will ask for your permission (consent) to place cookies or other similar tracking technologies on your device. You will be able to manage your consent preferences and opt out of cookies, except where these are essential for us to provide you with a service that you have requested.

The CookieBot prompt will appear when you navigate to our website using a device or browser which does not have a record of your cookie consent. You can then customise your cookie preferences.

### **4 How can I manage or disable cookies?**

4.1 You can update your cookie consent at any time by navigating to the introduction of this cookie policy page: <https://capitalrise.com/cookies>. Here you will be able to see your current cookie settings, and can change these, or opt out of all cookie tracking, by clicking on the prompt to access the full CookieBot banner. You can also review our cookie policy to find out more about how we manage cookies, and your options.

4.2 There are a number of ways for you to manage cookies. Your browser settings should allow you to accept or reject cookies and you can set your browser to prompt you before accepting a cookie.

4.3 You can delete any cookies that have been installed in the cookie folder of your browser. The various browsers provide different procedures to manage your settings. Most browsers will have a help feature or menu that will tell you how to delete or disable cookies. You can also delete similar data used by browser add-ons by changing the settings of your add-on or visiting the manufacturer's website.

4.4 Please be aware that if you set your browser to disable cookies entirely it may affect the way our Website operates, and you may not be able to use certain features of our Website.

## **5 How do I know how up to date this Policy is?**

5.1 We may update this Cookies Policy from time to time in order to reflect, for example, changes to the cookies we use or for other operational, legal or regulatory reasons.

The date at the bottom of this Cookies Policy indicates when it was last updated.

## **6 Further information**

If you have any queries relating to this Cookie Policy please contact us at [customercare@capitalrise.com](mailto:customercare@capitalrise.com).

***Last updated on 10th February 2025.***