Cookie Policy

Last updated 5th November 2026

What Cookies and Other Technologies Do We Use?

We use cookies to enhance the performance of our lending platform and to deliver the best possible experience to you as a user.

Our Cookie Policy provides full details on:

- What cookies are and how they work
- The types of cookies we use (e.g. essential, performance, and targeting cookies)
- How we use them to understand user behaviour and improve site functionality
- How you can manage or disable cookies through your browser settings

Please note that our platform is custom-designed to provide visitors with the best experience—disabling or deleting cookies may result in reduced functionality or limited access to certain features.

What Are Cookies?

Cookies are small text files stored on your device (such as your computer, tablet, or mobile) when you visit a website. The cookies we use cannot harm your device. They contain encrypted information collected from your device to help improve your experience on our platform. For instance, cookies make it easier to save your preferences or settings.

Most websites use cookies, which can be triggered by certain actions like clicking a button or viewing a page. This allows website providers to personalise the site's response to you as an individual.

Cookies perform various functions, and at Paydown, we use them to:

1. Load our webpages quickly, efficiently, and correctly
2. Protect both our customers and our business from fraud
3. Detect errors or underperformance on the site
4. Enable communication with our team via live chat
5. Recognise and authenticate users while they browse
6. Analyse how customers behave during the loan journey
7. Personalise marketing to make it more relevant and useful to customers

Cookies may be either **first-party** (created by us) or **third-party** (set by trusted partners to help us improve performance). For third-party cookies, please consult their respective privacy policies.

Cookies can also be classified as **session-only** (which expire when you close your browser) or **persistent** (which stay in your browser for a longer period).

You can disable or delete cookies via your browser settings. However, please note that cookie preferences are set per device—so you'll need to make changes separately for each one. Disabling cookies may limit functionality and prevent access to some features.

Most web browsers have cookies enabled by default.

What Cookies Do We Use?

We categorise the cookies used across www.paydown.com and our mobile app into four main types:

1. Strictly Necessary Cookies

These cookies are essential for the core functioning of our site. Without them, key features such as secure login or authentication would not work.

- **Paydown (www.paydown.com)** – enable secure login and user session functionality.
- **Intercom (www.paydown.com)** – Cookies including intercom-id-*, intercom-session-*, and intercom-device-id-* support live chat and customer support.
- **Paydown (www.paydown.com)** – cookie-settings is used to store your cookie preferences.

2. Functional Cookies

These cookies help us remember you when you return to our platform, enabling us to personalise your experience (e.g. remembering your name, language, or region).

3. Analytics or Performance Cookies

These cookies help us understand how users interact with our site — for example, which pages are most visited or whether users encounter errors — so we can improve performance.

- **Inspectlet (inspectlet.com, www.paydown.com)** – Uses _cfduid and _insp_* cookies to monitor site behaviour and performance.

4. Targeting or Marketing Cookies

These cookies allow us to deliver more relevant advertising by tracking the effectiveness of our marketing and personalising the ads you see across platforms.

- **Paydown (web.paydown.com)** – If you arrive from an advert or a link we track, we ask whether we may set the clay_click cookie. It remembers which advert or link brought you to us. It lasts 7 days, and we save it to your account when you sign in. Nothing is set unless you accept.
- **Meta (www.paydown.com)** – The _fbp cookie measures the performance of Meta (Facebook) advertisements.
- **TikTok (www.paydown.com)** – Cookies like _ttp and _tt_enable_cookie help assess the performance of our TikTok ads.
- **Google Analytics (www.paydown.com)** – Cookies such as ga, gat, gid, and ar_debug support tracking of user behaviour on-site (e.g. which pages are visited most often or what types of devices are used).

How Do We Use Cookies?

Some cookies are set directly by Paydown (first-party cookies), while others are set by trusted external providers (third-party cookies). These third-party cookies may be used across various categories, including analytics, performance monitoring, or targeted marketing.

Below is a list of third-party cookies we use and how they help us:

- **Meta** – Used for measuring the performance of Meta (Facebook) advertisements.
  Classification: Targeting & Marketing
- **TikTok** – Helps track and evaluate the effectiveness of our TikTok advertising campaigns.
  Classification: Targeting & Marketing
- **Google Analytics** – Enables us to understand user activity on our lending platform, such as which pages are visited most and what types of devices are used.
  Classification: Targeting & Marketing
- **Inspectlet** – Used for monitoring website performance and identifying any areas that need improvement.
  Classification: Performance
- **GoCardless** – Supports secure payment processing on our platform.
  Classification: Necessary
- **Intercom** – Facilitates real-time customer support via live chat.
  Classification: Necessary

Website Recording

Paydown uses Inspectlet, a web analytics tool, to help monitor how users interact with our website. This may include:

- Recording mouse clicks
- Tracking mouse movements
- Capturing scrolling behaviour
- Logging selected non-personal text you type into the site

Importantly, Inspectlet does **not** collect any personally identifiable information you enter on the website.

This monitoring is used strictly for **performance** purposes to help us improve the functionality and usability of our platform.

How Can You Stop Cookies?

If you'd like to limit or completely block cookies set by websites on your device, you can do this through your web browser's settings. Each browser is slightly different, so we recommend using the built-in help function for step-by-step instructions (e.g. Google Chrome, Mozilla Firefox, Safari, or Microsoft Edge).

Please note that some parts of our platform may not work as intended if all cookies are disabled. However, most browsers allow you to make exceptions—for example, by marking certain sites as "trusted." We recommend adding **www.paydown.com** as a trusted site to ensure the best possible user experience.

For more details on how cookies work, or how to manage them more effectively, you may find the following resources helpful:

- https://en.wikipedia.org/wiki/HTTP_cookie
- https://www.aboutcookies.org/