

# Cookie Policy

Updated 28 October 2026 | Website: [heathcotefp.co.uk](https://heathcotefp.co.uk)

**Your privacy matters to us.** This policy explains which cookies and similar technologies are described in our website's Cookie Preferences panel, why we use them and how you can control your choices.

## 1. Who we are

Heathcote Financial Planning is a trading style of The Mortgage and Protection Partnership Ltd. In this policy, "we", "us" and "our" mean Heathcote Financial Planning. This policy applies to our public website at [heathcotefp.co.uk](https://heathcotefp.co.uk). It is separate from the privacy information we provide to clients as part of our advice and disclosure process.

## 2. What cookies are

Cookies are small files stored on your computer, phone or other device when you visit a website. They can help a website remember a choice, understand how pages are used or measure advertising results. Similar technologies, such as pixels and website scripts, can also collect information about visits and interactions. Some cookies last only for a browsing session; others remain until they expire or are deleted.

## 3. How we use cookies

### Essential cookies

These are needed to operate core website functions and remember the cookie choices you make. Our Cookie Preferences panel lists a preference cookie that stores your decision for 30 days. Essential cookies cannot be switched off in that panel, although your browser may let you block or delete them.

### Statistics cookies

We use Google Analytics 4 to understand how people find and use our website, including visits, pages viewed and journeys between pages. Microsoft Clarity helps us understand how visitors interact with pages, such as navigation and page usage, so we can identify improvements. These tools may use browser identifiers and other usage data; it would be misleading to assume that all information they handle is completely anonymous.

### Marketing cookies

We use the Meta Pixel to understand the effectiveness of advertising on Facebook and Instagram, including visits generated by campaigns and relevant website enquiries. Marketing technology can also support the delivery and measurement of advertising that may be relevant to visitors. It is not necessary for browsing our website.

## 4. Cookie and technology details

The information below reflects the services shown in our current Cookie Preferences panel. Items marked with an asterisk (\*) are typical identifiers or durations documented for the named provider, but have not yet been confirmed by a live cookie audit of this website.

| Category   | Cookie or technology                               | Purpose                                                             | Duration        |
|------------|----------------------------------------------------|---------------------------------------------------------------------|-----------------|
| Essential  | Cookie Preferences                                 | Remembers whether you have accepted or declined optional cookies.   | 30 days         |
| Statistics | Google Analytics visitor identifier (normally _ga) | Distinguishes website visitors and helps us understand website use. | 2 years         |
| Statistics | _ga_<property ID> * (GA4)                          | May keep information about a visitor's session or interactions.     | Up to 2 years * |



| Category   | Cookie or technology        | Purpose                                                                    | Duration        |
|------------|-----------------------------|----------------------------------------------------------------------------|-----------------|
| Statistics | _clk * (Microsoft Clarity)  | May remember a Clarity visitor identifier across visits.                   | Up to 1 year *  |
| Statistics | _clsk * (Microsoft Clarity) | May group page views into a single Clarity session.                        | Up to 1 day *   |
| Marketing  | _fbp / _fbc * (Meta Pixel)  | May help measure Meta advertising results and record ad-click attribution. | Up to 90 days * |

**Important before publication:** Check the actual cookie names, duration and any additional Microsoft/Meta identifiers through a consent-controlled browser scan, then update this table. The screenshots do not establish a complete cookie inventory.

## 5. Your choices and consent

We ask for your permission before using optional statistics or marketing cookies. You can accept or decline these categories independently in Cookie Preferences. Essential cookies remain in place to support basic website functions and to remember your choices.

You can change your mind by reopening Cookie Preferences using the cookie settings control on our website. Withdrawing permission should stop optional tools from operating for future visits or page loads; cookies already stored on your device may remain until you delete them or they expire. If you choose not to allow optional cookies, you can still browse our general website content.

You can also block or remove cookies through your browser settings. Each browser is different, so check its help section. Blocking all cookies may prevent some essential website features from working as intended.

## 6. Third-party services and your data

The following third-party services are named in our Cookie Preferences panel. Depending on the tool and its settings, information about a visit may be processed by these providers. Their own privacy notices explain how they handle information. Our website Privacy Policy contains broader information about our handling of personal data.

- [Google Analytics 4](#) — statistics and website usage measurement
- [Microsoft Clarity](#) — navigation, interaction and usability analysis
- [Meta Pixel](#) — Facebook and Instagram advertising measurement

## 7. Questions and updates

If you have a question about cookies used on our website, please email [info@heathcotefp.co.uk](mailto:info@heathcotefp.co.uk). We will update this policy when we change our website tools or the way they are used.

Last updated: 28 October 2026.