



Pacific Assets Trust

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Cookies are useful because they allow a website to recognise the device you are using. As we operate in various jurisdictions, we use cookies to store general information (such as the region in which you are based). This helps us to tailor our website to better suit your requirements. We use analytics cookies to collect information on website activity, such as the number of users who visit our website, the date and time of visits, the number of pages viewed, navigation patterns, which country and which systems users have used to access the site and, when entering our website from another website, the address of that website. This information on its own does not identify an individual but it does provide us with statistics that can be used to analyse and improve our website. These cookies are 'session cookies'.

The browsers of most computers, smartphones and other web-enabled devices are usually set up to accept cookies. If your browser preferences allow it, you can configure your browser to accept all cookies, reject all cookies, or notify you when cookies are set. Each browser is different, so check the "Help" menu of your browser to learn about how to change your cookie preferences.

However, please remember that cookies are often used to enable and improve certain functions on our website. If you choose to switch certain cookies off, it will affect how our website works and you may not be able to access all or parts of our website.

More information about cookies (including how to turn off cookies) can be found at www.allaboutcookies.org.

Please note that third parties (including, for example, advertising networks and providers of external services such as web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

When you enter our website, you will be asked to accept some Terms and Conditions and, if your browser is configured to accept cookies on our site, a cookie will remember if you have accepted them. This means that you don't have to re-accept them on every visit. The cookies we use here are 'persistent' as they remember your preferences. Every time we amend our Terms and Conditions or on an annual basis, a new Cookie will be set and you will be asked to re-accept our Terms and Conditions. If your browser is configured to reject cookies then you will be asked to re-accept our Terms and Conditions each time you visit the site.

Please note that third parties (including, for example, advertising networks and providers of external services such as web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.

You can find more information about the individual cookies that we use and the purposes for which we use them below:

Cookie	Cookie Name	Purpose
Google Analytics*		<p>Google Analytics use third and first-party cookies to collect information about how visitors use our website, helping us to optimise user experience.</p> <p>The duration of the Google cookies, and further information about Google cookies, can be found at https://developers.google.com/analytics/devguides/collection/analyticsjs/cookie-usage</p> <p>Details of Google's privacy policy is here: https://support.google.com/analytics/answer/6004245</p>
	_ga	This persistent cookie is used to distinguish users and expires after two years.
	_gat	This persistent cookie is used to throttle the request rate (limiting the collection of data on high traffic sites) from Google Analytics. It expires after 10 minutes.
	_utma	This persistent cookie is used to distinguish users and sessions. The cookie is created when the javascript library executes and no existing __utma cookies exist. The cookie is updated every time data is sent to Google Analytics and expires after 2 years.
	_utmb	This persistent cookie is used to determine new sessions/visits. The cookie is created when the javascript library executes and no existing __utmb cookies exist. The cookie is updated every time data is sent to Google Analytics and expires after 30 mins.
	_utmc	This session cookie operates in conjunction with the __utmb cookie to determine whether the user is in a new session/visit. This cookie expires at the end of the browser session.
	_utmz	This persistent cookie stores the traffic source or campaign that explains how the user reaches our site. The cookie is created when the javascript library executes and is updated every time data is sent to Google Analytics. This cookie expires after 6 months.
Google Tag Manager*	dc_gtm_	Google Tag Manager is used to manage all scripts on the website. This persistent cookie expires after 10 minutes. You can find more information about the types of cookies used by Google here: https://www.google.com/policies/technologies/types/
New Relic*		New Relic cookies are third party cookies that allow us to monitor performance and availability of our website. More information can be found about the cookies that New Relic uses here: https://docs.newrelic.com/docs/browser/new-relic-browser/page-load-timing-resources/new-relic-cookies
	NREUM	For browsers that do not implement the Navigation Timing Specification API, New Relic relies on the NREUM cookie and the browser agent to collect timing information. This cookie expires at the end of the browser session.
	NRAGENT	This cookie is used to communicate between the New Relic collector aggregating end user metrics and the agent(s) running in the associated web application. A token identifies and correlates application tier transaction traces with corresponding browser traces. This cookie expires at the end of the browser session.
	JSESSIONID	The JSESSIONID cookie is used to store a session identifier so that New Relic can monitor session counts for an application. This cookie expires at the end of the browser session.
Mouseflow*		Mouseflow is a third party session replay and heatmap tool that shows how visitors click, move, scroll, browse, and pay attention on websites. This provides us with information that allows us to improve the user experience. More information can be found about the cookies that Mouseflow uses here: http://help.mouseflow.com/knowledge_base/topics/what-is-your-cookie-policy

	mf_[session]	1st party cookies, session lifetime: A cookie for identifying the browser session.
	mf_user	1st party cookie, persistent: A cookie for checking if the user is new or returning.
Cloudflare*		Cloudflare is a third party that provides content delivery network services for our website. A content delivery network or content distribution network (CDN) is a geographically distributed network of proxy servers and their data centres. The goal is to distribute service spatially relative to end-users to provide high availability and high performance. More information can be found about the cookies that Cloudflare uses here: https://support.cloudflare.com/hc/en-us/articles/200170156-What-does-the-Cloudflare-cfduid-cookie-do-
	__cfduid	The __cfduid cookie is used by Cloudflare to identify individual clients behind a shared IP address and apply security settings on a per-client basis.
Microsoft Azure*		Microsoft Azure provides a cloud hosting platform for our website. The third party cookies that the platform uses are described below.
	ARRAffinity	ARRAffinity is a cookie used to affinitize a client to an instance of an Azure Web App. e.g. if an app is scaled out to 10 instances, and a user accesses it from their browser, the ARRAffinity helps keep the user going back to the same app instance, instead of getting a random instance each time. This can be useful for some apps that keep user state in memory.
Region	Region	This cookie is used to store and determine the region location selected by the user.