

COOKIE POLICY

Last Updated: May 2026

This Cookie Policy explains how Darragh Farrell trading as helpmypension.ie ("we", "us", or "our") uses cookies and similar technologies on our website www.helpmypension.ie.

1. What Are Cookies?

Cookies are small text files stored on your device when you visit a website. They help websites remember information about your visit and improve your experience.

2. Our Privacy-Friendly Approach

We take your privacy seriously. Our website uses minimal, privacy-friendly analytics provided by Vercel, our hosting platform. We **do not** use Google Analytics, Facebook Pixel, or any third-party marketing or advertising cookies.

3. Cookies and Technologies We Use

Our website uses the following technologies:

Technology	Purpose	Type & Legal Basis
Session Cookie	Maintains your session while browsing the website	Essential/Functional - No consent required
Vercel Analytics	Anonymous page view tracking to understand website usage. No personal data collected. Privacy-friendly analytics.	Functional/Analytics - Uses localStorage and minimal session data
Vercel Speed Insights	Monitors website performance (page load times, Core Web Vitals) to improve user experience	Essential/Performance - No personal data collected

Important: Vercel Analytics and Speed Insights are **privacy-friendly** and **GDPR-compliant**. They do not track you across websites, do not build user profiles, and do not collect personal information.

4. Do I Need to Accept Cookies?

No explicit consent is required. The technologies we use are considered **essential or functional** for operating the website and understanding basic usage patterns. They are exempt from the requirement to obtain prior consent under the ePrivacy Regulations because they:

- Are necessary for the website to function properly
- Do not collect personal information

- Do not track you across other websites
- Are used solely to improve website performance and user experience

5. Managing Your Cookie Preferences

If you prefer not to have any analytics data collected, you can:

- **Browser Settings:** Configure your browser to block cookies or use private/incognito mode
- **Do Not Track:** Enable "Do Not Track" in your browser settings (Vercel respects this signal)
- **Clear Data:** Clear your browser's localStorage and cookies

Note: Blocking these technologies will not prevent you from using the website, but we may not be able to identify and fix technical issues as effectively.

6. No Third-Party Marketing Cookies

We **do not** use:

- Google Analytics or Google Ads
- Facebook Pixel or social media tracking
- Advertising or retargeting cookies
- Marketing automation or email tracking pixels
- Third-party analytics or tracking services

7. Data Processed by Vercel

Vercel Analytics and Speed Insights collect the following anonymous data:

- Page URLs visited
- Referrer (where you came from)
- Device type and browser
- Geographic location (country/region only, not precise)
- Performance metrics (page load speed, Core Web Vitals)

No IP addresses, email addresses, names, or other personal identifiers are collected.

For more information about Vercel's data practices, please see <https://vercel.com/docs/analytics/privacy-policy>

8. Updates to This Cookie Policy

We may update this Cookie Policy if we change the technologies we use. Any changes will be posted on this page with an updated "Last Updated" date.

9. Contact Us

If you have questions about our use of cookies, please contact us:

Darragh Farrell

Email: darragh@helpmypension.ie

Phone: 086 892 9232 (Drogheda) or 01 633 9245 (Dublin)

Website: www.helpmypension.ie