

Privacy Statement

1. This Privacy Policy

1.1 The Financial Adviser ("Financial Adviser") referred to in the Contact section of this Web Site, is committed to protecting your personal information and other data provided to Financial Adviser via this and any other Financial Adviser web site ("Web Site"). Please read this Privacy Policy important information about the use of any information you provide to Financial Adviser via this Web Site. This Privacy Policy explains what information Financial Adviser collects about you, and how Financial Adviser collects and uses your information, including setting out the circumstances where Financial Adviser could provide it to third parties. You should also read the separate Financial Adviser User Terms that are applicable to this Web Site. To view the User Terms click on the link shown below.

1.2 Because of the financial nature of Financial Adviser's business, Financial Adviser's products and services are not designed to appeal to or to be sold to persons under the age of 18. Therefore, Financial Adviser does not knowingly attempt to solicit or receive any information from children.

2. What information Financial Adviser collects and what does Financial Adviser do with it

2.1 To take advantage of some of the services offered via this Web Site you may be required to log on or register with the Web Site. Financial Adviser and any third parties who hosts or maintains this Web Site may need to collect information about you and your computer to enable you to do so. The information will be collected when you register with the Web Site or when you choose to use one of the services available via the Web Site.

2.2 Financial Adviser may use the information which it collects to personalise your experience on the Web Site, to help you to log-in in future, to continue to use the Web Site, and to help Financial Adviser select services or materials for inclusion on the Web Site which may be of interest to you. Financial Adviser may, from time to time, use your information to recommend other products or services to you. Occasionally, Financial Adviser may contact you by letter, telephone or e-mail to inform you about other products and services which may be of interest to you. To exercise your right to "opt out" of this service you should contact Financial Adviser via the link shown below.

2.3 Financial Adviser may use your information to notify you of news about Financial Adviser, changes to the Web Site, special events or new services that Financial Adviser thinks may interest you. If, at any time, you would rather not receive any such information, please either tick any relevant "opt-out" box on the page where you are asked to give your information or you may contact Financial Adviser via the link shown below. In these circumstances, Financial Adviser will need to keep your information on file so that you can continue to use the Web Site and so that Financial Adviser can deal with the administration and security of the Web Site, but Financial Adviser will not e-mail you or contact you by telephone, fax or post without your consent.

2.4 The nature of Financial Adviser's business is such that Financial Adviser may on occasion ask you to provide sensitive personal data as defined in the Data Protection Act 1998 (for example, questions relating to your health where that information is required in order to provide life insurance quotations). Where Financial Adviser does so, Financial Adviser will request your explicit consent to the use of such sensitive personal data. Where you consent to provide Financial Adviser with this information Financial Adviser will take appropriate measures to protect such sensitive personal data.

2.5 Financial Adviser or third parties hosting servers on Financial Adviser's behalf may also monitor traffic patterns and usage of the Web Site to help it to improve the Web Site design and lay out.

2.6 Please note that Financial Adviser is not responsible for what any third party content provider or other third party offering goods and services via web sites linked to this Web Site may propose to do with information about you. So please ensure you read their terms and conditions carefully.

3. Sharing of Information with Third Parties

3.1 Financial Adviser will not disclose your personal information to third parties other than as described in this clause (unless it is legally required to do so). Financial Adviser may need to pass your information to third parties who help Financial Adviser to maintain, administer or develop the Web Site but, if so, that information is only given to those third parties for that limited purpose. In addition, Financial Adviser may provide aggregate statistics about its customers, sales, traffic patterns and related Web Site information to reputable third-parties, but these statistics will include no personally identifying information.

3.2 Financial Adviser reserves the right to access and disclose personal data or information to comply with applicable laws and lawful government requests, to operate its systems properly, or to protect itself or its users.

4. Your Consent

4.1 You acknowledge and agree that:

4.1.1 in the course of registering or using this Web Site and any services offered via this Web Site, certain information about you will be captured electronically (including sensitive personal data where required, but this will be subject to you giving your explicit consent in such cases) or otherwise and transmitted to Financial Adviser or and, potentially, to any third parties as set out above, or to third parties who host Financial Adviser's web servers or assist Financial Adviser in maintaining this Web Site; and

4.1.2 Financial Adviser may send your information outside of the European Economic Area for processing or use in accordance with this Privacy Policy.

4.2 By using this Web Site, you expressly agree to the collection and use of your information for the purposes set out in this Privacy Policy.

5. Contests and Competitions

From time-to-time Financial Adviser may request information from users for the purposes of running contests or competitions. Participation in these contests or competitions is completely voluntary and the user therefore has a choice regarding whether or not to disclose this information.

6. Financial Adviser's Responsibilities – How does Financial Adviser protect user information?

As required by the Data Protection Act 1998, Financial Adviser follows strict security procedures in the storage and disclosure of information which you have provided via this Web Site, to prevent unauthorised access.

7. Changes to Privacy Policy

Financial Adviser reserves the right to add to or change the terms of this Privacy Policy in its sole discretion, without prior notice to you. If Financial Adviser changes this Privacy Policy, Financial Adviser will post the new Privacy Policy on the Web Site, and it will become effective from the time of posting to the Web Site. Please visit this Privacy Policy on a regular basis to make sure you have read the latest version and you understand what Financial Adviser does with your information. Wherever possible, Financial Adviser will give you notice of any changes prior to their implementation.

8. General

This Web Site contains links to other web sites. Please be aware that Financial Adviser cannot be held responsible for the privacy policies of such other sites. Financial Adviser encourages its users to be aware when they leave the Web Site and to read the privacy statements of each and every web site that collects personally identifiable information. This privacy statement applies solely to information collected by this Web Site.

9. Feedback

If you have any queries or problems with regard to this Privacy Policy or the uses to which Financial Adviser puts your information, please contact Financial Adviser via the link shown below.

[Click here to contact us if you have a question about our terms or policy.](#)