

Privacy Statement

1. This Privacy Policy

1.1 The Independent Financial Adviser ("IFA") referred to in the Contact section of this Web Site, is committed to protecting your personal information and other data provided to IFA via this and any other IFA web site ("Web Site"). Please read this Privacy Policy carefully as it contains important information about the use of any information you provide to IFA via this Web Site. This Privacy Policy explains what information IFA collects about you, and how IFA collects and uses your information, including setting out the circumstances where IFA could provide it to third parties. You should also read the separate IFA 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 IFA's business, IFA's products and services are not designed to appeal to or to be sold to persons under the age of 18. Therefore, IFA does not knowingly attempt to solicit or receive any information from children.

2. What information IFA collects and what does IFA 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. IFA 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 IFA 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 IFA select services or materials for inclusion on the Web Site which may be of interest to you. IFA may, from time to time, use your information to recommend other products or services to you. Occasionally, IFA 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 IFA via the link shown below.

2.3 IFA may use your information to notify you of news about IFA, changes to the Web Site, special events or new services that IFA 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 IFA via the link shown below. In these circumstances, IFA will need to keep your information on file so that you can continue to use the Web Site and so that IFA can deal with the administration and security of the Web Site, but IFA will not e-mail you or contact you by telephone, fax or post without your consent.

2.4 The nature of IFA's business is such that IFA 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 IFA does so, IFA will request your explicit consent to the use of such sensitive personal data. Where you consent to provide IFA with this information IFA will take appropriate measures to protect such sensitive personal data.

2.5 IFA or third parties hosting servers on IFA'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 IFA 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 IFA will not disclose your personal information to third parties other than as described in this clause (unless it is legally required to do so). IFA may need to pass your information to third parties who help IFA 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, IFA 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 IFA 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 IFA or and, potentially, to any third parties as set out above, or to third parties who host IFA's web servers or assist IFA in maintaining this Web Site; and

4.1.2 IFA 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 IFA 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. IFA's Responsibilities - How does IFA protect user information?

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

7. What are 'Cookies' and how does IFA use them?

7.1 A cookie is a piece of information that is stored on your computer's hard drive by your Web browser. On visiting the Web Site, your computer server will use the cookie to guarantee a secure connection. Most browsers accept cookies automatically, but usually you can alter the settings of your browser to prevent automatic acceptance. If you choose not to receive cookies, you may not be able to use certain features of this Web Site.

7.2 IFA may conduct analyses of user traffic. These analyses will be performed through the use of IP addresses and cookies which are required to ensure a secure server connection. IFA does not use cookies to store any personal data or browsing habits.

7.3 Third parties such as advertising agencies and content providers may use cookies on this Web Site to collect personal information about you. IFA recommends that you read the privacy statement of any third party before using their web site. IFA is not responsible for the use of such cookies or any other ways in which your personal data may be collected or used by such third parties.

8. Changes to Privacy Policy

IFA reserves the right to add to or change the terms of this Privacy Policy in its sole discretion, without prior notice to you. If IFA changes this Privacy Policy, IFA 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 IFA does with your information. Wherever possible, IFA will give you notice of any changes prior to their implementation.

9. General

This Web Site contains links to other web sites. Please be aware that IFA cannot be held responsible for the privacy policies of such other sites. IFA 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.

10. Feedback

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