

Legals

Privacy Policy

Your Debt Expert | Privacy Policy

This privacy policy will apply to you if you provide your personal information to yourdebt-expert.co.uk, even if you decide not to go ahead with any service we offer.

As a trading style of Creditfix Limited, the information you provide on this site will also be used within the company.

Within this privacy policy we have set out how these companies will use your personal data to provide their product or service to you.

HOW DO WE USE YOUR PERSONAL INFORMATION?

We are only permitted to use your personal information where it falls into one or more of the following categories:

- it is necessary to enter into or fulfil a contract we have with you;
- you have provided your consent;
- we have a legal or regulatory obligation to do so;
- it is necessary to carry out a task which is in the public interest;
- it is necessary to protect your vital interests; or
- it is in our legitimate interest to do so and it is not against your rights.

Initial Application/Advice

Where you make an application or enquiry for one of our products or services we'll use your information to provide you with appropriate information about any solutions we may be able to offer to you. If you cannot provide this information we may not be able to progress with your application or enquiry.

We may also use this information to contact you about and process your application, for example, sending you an email, text message or letter to welcome you to our services.

We will process the personal data we collect about you for the purposes set out below at purposes for processing your personal data.

After you have made your initial application/enquiry, if you also decide to go ahead with any of the products or services that we offer, the sections below explain how we will also process your data when we provide that particular product(s) or service(s).

Ongoing Services

Where we are providing you with a debt solution, such as a Debt Arrangement Scheme (DAS), Individual Voluntary Arrangement (IVA); Trust Deed, or with claims management services or any other financial services solution, we will process your personal information to administer the services we provide. This may include contacting you where we may need further information, or sending you updates on the progress of the services we provide to you.

Where we provide ongoing services, we will normally require you to agree to the terms and conditions of the debt solution or service. These will set out how we will provide the services to you and where we will be required, under the terms and conditions, to process your personal information. For example, we would need to your share information with your creditors to enable us to set up and administer an Individual Voluntary Arrangement, Trust Deed or Debt Arrangement Scheme.

Please read the section(s) relevant to the specific products and services you receive from us.

- Individual Voluntary Arrangement
- Trust Deed
- Debt Arrangement Scheme

Third Parties

In instances where a site user does not qualify for products administered by Creditfix these people will be transferred to partners that can best administer a product suitable to the individual that are non-insolvency products.

We transfer data to our partners to enable our partners to deliver to you, products, services and information that you have expressed interest in, or that are compatible with the reason you provided your personal data. We may do this because you gave your consent. Once we have delivered your personal data to our partner that partner becomes the controller of your personal data and they will treat your personal data in accordance with their privacy policy. Once your personal data has been delivered to our client, we are no longer responsible for your personal data. Our Partners have their own privacy policies in relation to the data they hold or process. You can ask them about their privacy policy when they contact you.

Our Partners are made up of categories of business types. When we talk about our clients in this privacy policy, we mean our partners are authorised and regulated debt solution providers in the United Kingdom.

For users with a debt level between £0 and £3,000:

AFA Insolvency Limited, incorporated and registered in England and Wales with the company number 12508763 whose registered office is at Suite 6 4th Floor Universal Square, Devonshire Street North, Manchester, England, M12 6JH.

Clear Start Accountants Limited, incorporated and registered in England and Wales with the company number 12315365, whose registered office is at Suite 6 4th Floor Universal Square, Devonshire Street North, Manchester, United Kingdom, M12 6JH.

For the purpose of Debt Management Plans:

Back2credit Limited incorporated and registered in England and Wales with company number 10508027 whose registered office is at 5 Moreton Avenue, Birmingham, England, B43 7QP

For the purpose of debt consolidation loans:-

Freedom Finance Ltd incorporated and registered in England and Wales with company number 06297533 whose registered office is at Altantic House Atlas Business Park, Simonsway, Manchester, M22 5PR

INDIVIDUAL VOLUNTARY ARRANGEMENT

If you enter into an Individual Voluntary Arrangement (IVA), it will be provided by Creditfix Limited. The information below specifically explains how and why your personal data will be used so that the services can be provided to you.

What personal data will we need to collect?

To be able to provide our services we will need to collect certain categories of personal data. This will include:

Contact details: Your full name, address, contact number, e-mail address etc. We need this so that we can keep you updated on the progress of your IVA and contact you when necessary. We also need this information to draft your proposal to creditors.

Personal and financial details: Your date of birth, gender, any previous names that you were known by, your living arrangements, employment details, details of any dependants, creditor details (including the names of your creditors, reference numbers and balances), details of any assets you hold and your payment information. We need this so that we can decide whether an IVA is appropriate for you and so that we can draft and send a proposal to your creditors. Once you enter into an IVA, we need this information to ensure that we can collect payments and take any changes in circumstances into consideration when administering the IVA.

Income and expenditure: Details of your financial position including all sources of income and your household expenditure. We need this so that we can draft your proposal to creditors and set the correct level of payments to be paid into your IVA.

Special personal data: In some circumstances we may need to collect special personal data however we will not do so without express consent from you and we will only do so where it is necessary for the purposes of assisting with your financial situation.

Creditor reference agency data: We will ask for your consent to obtain information from a credit reference agency to obtain information about your financial situation, including information about your creditors, their status, outstanding balances and account numbers. We will also use this information to confirm your identity and to comply with anti-money laundering legislation.

Call recordings, chat logs and e-mails: When you contact us by telephone, your call may be recorded for training and monitoring purposes. We also keep any e-mail correspondence and online chat logs to help us to manage your IVA.

Who will the data be shared with?

Your creditors and their representatives: Your personal data will be shared with your creditors, their agents, debt collectors, bailiffs and solicitors dealing with the debts. This is key to allow us to provide the service we have agreed to provide you and also ensures that we comply with our regulatory obligations.

The Insolvency Service: If your IVA is accepted then details about you and your IVA will be recorded on the Insolvency Register which is accessible by the public. The information we share includes your name, gender, date of birth and address. We have a legal obligation to supply this information.

Our regulators: From time to time we may have to share your information with regulatory bodies. These include the Insolvency Practitioners Association, the Information Commissioners Office or any other regulatory body or authority who may request certain information as part of their supervisory role. We are under legal and regulatory obligations to provide this.

Solicitors: We may from time to time need to instruct solicitors to assist with the administration of your IVA or to assist us with legal, regulatory and contractual obligations.

IT providers: We use third party software companies to help manage your data. These include:

- Vision Blue: A case management system.
- Partnerlink Technologies: A case management system.
- MIR: A platform for sharing information with creditors.
- Secure Bank: A payment processor.
- Telephony companies: To allow us to communicate with you.
- External printing company: Who print correspondence that we send to you.

These companies help us to provide our services to you. We have contracts in place with all providers to ensure that they comply with their data protection obligations and ensure that they have appropriate security measures in place.

Agents: Where we have a duty to investigate any potential compensation claims that you may be entitled to, for example payment protection insurance mis-selling claims, we will share some of your information with claims management companies.

Other third parties: We may also share your personal information where we have your consent to do so, or where we are required to do so under a legal or regulatory obligation, for example where we are required to do so by a court order, the police, local authorities or the courts. We might share some of your information with the emergency services if you are in any immediate danger.

Overseas: The Creditfix Group includes a company outside the European Economic Area, Creditfix Holdings Mauritius Ltd. This company provides back office support for our insolvency solutions. Creditfix Holdings Mauritius Ltd complies with the same legislation as our UK based companies, as well as local law. Your data is processed and protected in the same way as it is in the UK and your rights to access, correct, delete and restrict the data used remain the same.

HOW LONG DO WE KEEP YOUR DATA?

If you do not go ahead with any product or service with us, your personal information will normally be deleted after 12 months unless we have another reason to keep your personal information, for example, if you have given your consent to receive marketing information from us. We will delete your information sooner if you ask us to.

If you become our customer by entering a debt solution, we will keep your data to ensure that we provide you with our services and comply with our legal and regulatory obligations. Your data will be stored for six years from the date that we cease to provide you with our services. We cannot delete this data if you ask us to because we are required to keep it by law. After this time, we will delete the information or anonymise the data so that it cannot be linked back to you.

TRUST DEED

If you enter into a Trust Deed, it will be provided by Carrington Dean Limited. The information below specifically explains how and why your personal data will be used so that the services can be provided to you.

Contact details: Your full name, address, contact number, e-mail address etc. We need this so that we can keep you updated on the progress of your Trust Deed and contact you when necessary. We also need this information to draft your proposal to creditors.

Personal and financial details: Your date of birth, gender, any previous names that you were known by, your living arrangements, employment details, details of any dependants, creditor details (including the names of your creditors, reference numbers and balances) and your payment information. We need this so that we can decide whether a Trust Deed is appropriate for you and so that we can draft and send a proposal to your creditors. Once you enter into a Trust Deed, we need this information to ensure that we can collect payments and take any changes in circumstances into consideration when administering the Trust Deed.

Income and expenditure: Details of your financial position including all sources of income and your household expenditure. We need this so that we can draft your proposal to creditors and set the correct level of payments to be paid into your Trust Deed.

Special personal data: In some circumstances we may need to collect special personal data however we will not do so without express consent from you and we will only do so where it is necessary for the purposes of assisting with your financial situation.

Creditor reference agency data: We will ask for your consent to obtain information from a credit reference agency to obtain information about your financial situation, including information about your creditors, their status, outstanding balances and account numbers. We will also use this information to confirm your identity and to comply with anti-money laundering legislation.

Call recordings, chat logs and e-mails: When you contact us by telephone, your call may be recorded for training and monitoring purposes. We also keep any e-mail correspondence and online chat logs to help us to manage your Trust Deed.

Who will the data be shared with?

Your creditors and their representatives: Your personal data will be shared with your creditors, their agents, debt collectors, bailiffs and solicitors dealing with the debts. This is key to allow us to provide the service we have agreed to provide you and also ensures that we comply with our regulatory obligations.

The Accountant in Bankruptcy: If your Trust Deed is accepted then details of about you and your Trust Deed will be recorded on the Register of Insolvencies which is accessible by the public. The

information we share includes your name, gender, date of birth and address. We have a legal obligation to supply this information.

Our regulators: From time to time we may have to share your information with regulatory bodies. These include the Insolvency Practitioners Association, the Information Commissioners Office or any other regulatory body or authority who may request certain information as part of their supervisory role. We are under legal and regulatory obligations to provide this.

Solicitors: We may from time to time need to instruct solicitors to assist with the administration of your Trust Deed or to assist us with legal, regulatory and contractual obligations.

IT Providers: We use third party software companies to help manage your data. These include:

- Vision Blue: A case management system.
- Partnerlink Technologies: A case management system.
- MIR: A platform for sharing information with creditors.
- Secure Bank: A payment processor.
- Telephony companies: To allow us to communicate with you.
- External printing company: Who print correspondence that we send to you.

These companies help us to provide our services to you. We have contracts in place with all providers to ensure that they comply with their data protection obligations and ensure that they have appropriate security measures in place.

Agents: Where we have a duty to investigate any potential compensation claims that you may be entitled to, for example payment protection insurance mis-selling claims, we will share some of your information with claims management companies.

Other third parties: We may also share your personal information where we have your consent to do so, or where we are required to do so under a legal or regulatory obligation, for example where we are required to do so by a court order, the police, local authorities or the courts. We might share some of your information with the emergency services if you are in any immediate danger.

Overseas: The Creditfix Group includes a company outside the European Economic Area, Creditfix Holdings Mauritius Ltd. This company provides back office support for our insolvency solutions. Creditfix Holdings Mauritius Ltd complies with the same legislation as our UK based companies, as well as local law. Your data is processed and protected in the same way as it is in the UK and your rights to access, correct, delete and restrict the data used remain the same.

HOW LONG DO WE KEEP YOUR DATA?

If you do not go ahead with any product or service with us, your personal information will normally be deleted after 12 months unless we have another reason to keep your personal information, for example, if you have given your consent to receive marketing information from us. We will delete your information sooner if you ask us to.

To unsubscribe from our communications please follow the opt out information on every SMS or email communication you receive from us.

If you become our customer by entering a debt solution, we will keep your data to ensure that we provide you with our services and comply with our legal and regulatory obligations. Your data will be

stored for 6 years from the date that we cease to provide you with our services. We cannot delete this data if you ask us to because we are required to keep it by law. After this time, we will delete the information or anonymise the data so that it cannot be linked back to you.

DEBT ARRANGEMENT SCHEME

If a Debt Payment Programme (DPP) under the Debt Arrangement Scheme is the solution you decide on, Carrington Dean Limited will collect and process your personal data to help you with your application and administer your DPP. The information below specifically explains how and why your personal data will be used so that the services can be provided to you.

What personal data will we need to collect?

To be able to provide our services we will need to collect certain categories of personal data. This will include:

Contact details: So that we can regularly contact you where we need to and update you about your DPP

Your income and expenditure: So that we can accurately work out what you can afford to pay towards your DPP

The people you owe money to: So we can properly administer your DPP

Personal circumstances: Such as your employment, living arrangements, property, assets and financial dependents, to carry out your regular reviews and advise how any change in your situation affects your DPP and whether it is still the right solution for you

Special personal information: only with your permission and where this is relevant to your financial situation and the administration of your DPP, or where we have a legal right to do so

Financial details: if we, are appointed to be the Payment Distributor for your DPP, to collect the regular payments to your DPP.

This is required to enable a DPP to be entered into and to fulfil our contractual obligations with you, and to fulfil our legal and regulatory obligations.

Who will the data be shared with?

Your personal information will be shared with creditors and debt collectors who you owe money to so that we can arrange a payment arrangement under your debt arrangement scheme. This is a key part of the services we've contractually agreed to provide to you.

We will submit your DPP application to the DAS Administrator for approval.

If your DPP is approved, your details will be published on the publicly accessible DAS Register, maintained by the Accountant in Bankruptcy.

We will pass information about you and your approved Debt Payment Programme to the Payments Distributor appointed to deal with the payments due into your DPP.

Our regulators, such as the DAS Administrator, the Information Commissioner's Office or any other regulatory body or authority may request certain information as part of supervising us. We would have a legal or regulatory obligation to provide this.

Your personal data may be shared with tracing agents where we have a legitimate interest to obtain up to date contact information to help us to continue to provide the services to you.

If you have provided your authority or we have a legitimate interest to do so, or where we may be legally entitled to, we will share information with credit reference agencies (CRAs) to obtain information about your financial history or your credit commitments. We collect your information in a number of ways.

For further information on how CRAs may use your personal information you can view the Credit Reference Agency Information Notice [here](#) or from the three main CRAs – Callcredit; Equifax; and Experian.

How long will your data be stored for?

Whilst you continue to be our customer, we will keep a record of your personal data to ensure that we provide you with the best service possible and where we're required to keep your personal information to meet our legal and regulatory obligations. This will normally be kept for at least 6 years, starting from the date when we are no longer providing you with a service. Telephone calls will be retained for at least six years from the date the call was made.

After this time, we will delete the information or anonymise the data so that it cannot be linked back to you.

WHAT PERSONAL INFORMATION DO WE COLLECT?

The information we collect from you depends on the product or service you apply for, or the service that we provide to you. We will only collect information that we actually need, or where we're required to collect the information to enable us to perform our legal, regulatory or contractual obligations necessary to provide you with the products or services, or where we have your permission.

This will likely include the collection of:

- your personal details (e.g. name, date of birth)
- address details
- contact details (e.g. phone number, email)
- special personal information* (e.g. health information)
- financial information
- employment information
- information on how you use our website(s) and products and services
- Special personal information

Data protection law defines some personal information as "special categories of data". This includes information about physical or mental health, sexual life, religious beliefs, race or ethnic origin, political opinions, trade union membership or biometric data. This information may be necessary to

collect when understanding the reason for your financial circumstances, or where it may help us to provide a better service to you. For example, a period of ill health could have caused you to fall behind with your regular payments to your creditors.

Where we need to collect and process this type of data about you, by providing this information to us you give your explicit consent for us and any other third party to process this special data as set out in this privacy policy, unless we have a legal obligation to process this type of data.

Any personal information about you relating to criminal convictions or offences may only be used by us when authorised by law.

Information about other people

If you provide personal information about someone else, for example when a joint application is made, you must do so with the permission of the other person. If you enter into a service jointly with another person (for example, linked Individual Voluntary Arrangements), your personal information and any information about the service provided to you will be shared with the other person.

We will use the personal information about the other person in the ways as described in this privacy policy.

How do we collect your personal information?

We collect your information in a number of ways:

- When you make an application or enquiry to us either by phone, email, our website, by a third party or by any other means
- Information received from a third party, for example a creditor providing information about an account you hold with them, or where you have previously agreed for your information to be shared with us, for example, if you have been introduced to us by another company
- When you participate in market research, competitions and promotions provided by us, or on our behalf
- By adding reviews or interacting with us using social media such as Twitter or Facebook etc
- When you use online platforms, such as an online portal
- When we may need to obtain up to date information about you to meet our legal or regulatory obligations
- Where you have given permission for your information to be provided to us

OTHER PURPOSES FOR PROCESSING YOUR PERSONAL DATA

Websites and marketing

To help us understand you better and provide you with information about other products which may be suitable and relevant, we will use your personal information to create a profile of you and your circumstances. This allows us to provide more relevant, accurate and tailored services to you. For

example, we may assess your income and expenditure to determine whether you would be eligible for a debt solution through us. We believe we have a legitimate interest to do this and that it is not against your rights.

However, if you don't want us to profile your personal information this way, to then better enable us to tailor any marketing communications to you, you can contact us to let us know that you wish for your personal data not to be used in this way.

Reviews and market research

Where we have a copy of your personal information we may contact you to ask you to provide a review about the services you've received or where we are carrying out market research which may help us design future products and services or to help improve our current services. Although this information would really help us, you wouldn't be required to provide us with this information unless you were happy to. We consider that this is in our legitimate interests to contact you in this way for market research purposes.

Legal or regulatory obligation

We are required to process your personal information where we have a legal or regulatory obligation to do so, for example, to adhere to anti-money laundering or our regulatory obligations.

Responding to complaints or enquiries

If you make an enquiry or complaint with us, we will use your personal information to investigate the complaint and deal with your enquiry. We have a legal and regulatory obligation to deal with your complaint appropriately.

Internal analysis

As part of our legitimate interest to develop our business and our products we will use your personal information to assess our performance as a business and for statistical analysis. We will use as little personal data as we can to achieve this. We may also share this analysis with third parties who provide us with services and where we have a contractual obligation to do so.

WHO DO WE SHARE YOUR INFORMATION WITH?

We may also share your personal information with the following organisations:

- IT Service Providers who provide IT platforms or other IT services
- Payment Service companies that process transactions for us (e.g. Direct Debits and card transactions)
- Communication providers (e.g. telephone line providers, and email and text service providers)
- Printers who print the letters and information packs which we send to you

- Advertisers and social media companies such as Facebook, Google and Twitter for our social media accounts or where we can contact you using your social media account
- Third parties who may have introduced you to our services

These companies help us to provide our services to you. We will have a contract in place with any provider who directly provides us with such direct services to ensure that they comply with their data protection obligations and ensure that they have appropriate security measures in place.

We may also share your personal information where we have your consent to do so or where we're required to do so under a legal or regulatory obligation or court order, such as the police, local authorities or the courts.

FRAUD PREVENTION AGENCIES

The personal information we have collected from you may be shared with law enforcement agencies and fraud prevention agencies who will use it to prevent fraud, money-laundering and terrorist financing and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information is used by us and these fraud prevention agencies, and your data protection rights, can be found by contacting us or email us at compliance@creditfix.co.uk.

SOCIAL MEDIA

We use publicly available social media platforms to promote our services, to provide updates and to share any news and promotional updates. We may collect personal information from these social media platforms, for example, if you post a message on our Facebook page. By providing any of your information to us through these platforms you should be aware that:

- the social media web pages are publicly available and you must not provide any personal or sensitive information on our pages that are accessible to the public, such as your account information. We may ask you for your account information via a private message to identify you and to service any request you make; and
- each social media platform will process any personal information you provide through the platform and will be processed in accordance with its own privacy policy. The privacy policies are available to view on each social media platform.

SHARING YOUR INFORMATION OUTSIDE OF THE EEA

We will only share your personal information outside the European Economic Area (EEA), where we have your consent; to comply with a legal obligation; or where we work with a business partner to enable us to provide you with our services, and they process information outside of the EEA.

If we do share your information outside of the EEA we will make sure that it is protected in the same way as if it was being used in the EEA to ensure appropriate safeguards are in place. This may include putting in place a contract with the business partner that means they must protect the personal data to the same standards as the EEA (this may include defined model clauses), or only share the data to a business partner in a non-EEA country where the privacy laws provide the same protection as within the EEA or where they are part of a Privacy Shield.

SECURITY

We take the protection of personal information very seriously and we will maintain appropriate measures to maintain the confidentiality, integrity and availability of the information you have provided. Such measures include:

- Company security policies and standards
- staff security awareness
- role based and biometric access controls to prevent unauthorised access to the information
- encryption and anonymisation technology
- anti-malware technologies
- security monitoring
- security testing
- secure archiving and deletion
- compliance with industry regulation and legislation
- How we may contact you about the products and services we provide to you

To help us keep you up to date about the products and services that we provide to you, and to ensure that you're kept fully informed, we may contact you by letter, telephone, email, text message, push notifications, social media or may send you messages by any online customer platforms or other electronic means.

If you start an application for a product or service through us we will attempt to contact you shortly after if you were unable to complete your application for whatever reason.

If you do not want to be contacted in a particular way then you can request this at any time, but if we are providing a service to you, we do need to be able to send you communications. This can often be due to a legal or regulatory requirement.

It is important that you keep us up to date when you change your contact details to ensure that we use your up to date contact information.

YOUR RIGHTS

Access to your personal information

You have the right to request from us a copy of the personal information that we may hold about you. This is often called a "Data Subject Access Request". You can request this information by contacting us as set out below. Up until 25th May 2018, we may charge you up to £10 to provide you with this information, but after this date we won't charge you to provide you with this information.

Before providing this information to you or to another person or company where you have requested this personal information to be sent to, we may ask for proof of identity or ask sufficient questions to enable us to locate the information and ensure that we're only providing it where you have given your agreement.

Right to have your personal information corrected

If the personal information we hold about you is incorrect you have the right to request that we correct this.

Right to stop or limit the processing of the data we carry out

You may request that your personal information is deleted or that we stop processing the information if we're no longer entitled to process it. There may be occasions where we are unable to delete the data due to our legal or regulatory obligations. We will however discuss this with you if you request for your information to be deleted.

Portability

In some cases you may be able to request for your information to be provided to you or to another company in a format that can be processed electronically by you or the other company. If you want to request this you'll need to contact us.

HOW LONG DO WE KEEP YOUR PERSONAL INFORMATION FOR?

Whilst you continue to be our customer, we will keep a record of your personal information to ensure that we provide you with the best service possible and where we're required to keep your personal information to meet our legal and regulatory obligations. The product specific information above sets out how long your personal information will normally be kept for. Telephone calls will be retained for at least six years from the date the call was made.

If you do not go ahead with any product or service offered by the Group, your personal information will normally be deleted after 2 years unless we have another reason to keep your data, for example, if you have given your consent to receive marketing or promotional messages from us.

HOW WE MAY CONTACT YOU ABOUT OTHER PRODUCTS OR SERVICE THAT WE MAY OFFER

If you have provided us with your consent or where we are legally entitled to do so, we may contact you to let you know about other offers, products and services that we provide which we think you may be interested or that may benefit you. We may do this through post, emails, text messages, telephone, push notifications, social media or other electronic means.

You can easily let us know at any time if you would no longer like to receive these messages. You can contact us using the details below, emailing us at compliance@creditfix.co.uk or unsubscribing using the link or information within the message.

OTHER TYPES OF ADVERTISING

When you visit our website or similar websites Google may use our advertisements promoting our products and services which may appear on other third party websites you visit across the internet for remarketing purposes, including cross-device remarketing. Google and other third parties will use cookies to tailor advertisements for website users based on their previous visit to our website. More information about cookies can be found below.

We do not have any control over the advertisements you see on other third party websites however you can request to opt out or customise these advertisements by using the Google Ads Preference Manager

RECORDING CALLS

We record some of the telephone calls you make to us or we make to you or any other third party. This is for training, monitoring and quality purposes and to meet our legal and regulatory obligations. Some telephone calls may be observed by staff for training and development purposes.

We may keep a copy of the telephone calls for up to 6 years from the date the telephone call was made.

CONTACT US

If you have any questions or queries about how we use your personal information you can contact us or our Data Protection Officer using the address or email below:

Data Protection Officer

Creditfix Limited

4 West Regent Street

Glasgow

G2 1RW

Email: compliance@creditfix.co.uk

If you are not happy with how we process your personal information you should contact us in the first instance. If you're not happy with how we have dealt with your complaint you have the right to lodge a complaint with the Information Commissioner's Office. You can find their details on their website at <https://ico.org.uk/>

If you click on a link that takes you to a third party website that is not ours we will not be responsible for how they use your personal data. You should read its own privacy policy to understand how they may use your personal data.

COOKIES

When using this website, some information may be collected automatically using 'cookies'. These are small text files that facilitate the processing of your data and enable us to analyse how the website is being used. Cookies can be temporary or permanent.

Temporary cookies form part of the security process while you are using the website; permanent cookies identify the link you used to find our website, check your browser so that we can make sure that our website and services work well with your computer and to help us monitor traffic on our website.

Why are cookies used?

They help visitors. Cookies allow sites to do things like provide personalised content and remember their log-in details and settings. You can turn them off – this won't stop a website from working, but it might mean it won't work as well as it could, or that you have to do the same thing more than once.

They help website owners. Cookies tell website owners things like: what search engine a visitor used to find the website, how often they've visited it, how long they've spent on it, and so on.

We've set out below the cookies that we may use and those that are set by third parties on our website.

Google Analytics ON site behaviour tracking

Hotjar Heatmaps and screen recording

Visual Website Optimiser A/B testing and heatmaps

Facebook Retargeting and tracking conversions

Adwords Track Conversions

TaboolaTrack Conversions

Bing Ads Track Conversions

Except for essential cookies, all cookies will expire after 10 years.

Disabling/ enabling cookies

You have the ability to accept or decline cookies by modifying the settings on your browser and by clicking on the disable button below. Please remember though that disabling certain cookies may affect the functionality of our website.

None of the features of our website will be affected – giving you the full experience.

If you are using Microsoft Windows Explorer:

Open 'Windows Explorer'

Click on the 'Search' button on the tool bar

Type 'cookie' into the search box for 'Folders and Files'

Select 'My computer' in the 'Look In' box

Click 'Search Now'

Double click on the folders that are found

'Select' any cookie file

Use the 'Delete' button on your keyboard

If you are not using Microsoft Windows Explorer, then you should select 'cookies' in the 'Help' function for information on where to find your cookie folder.

Use of third party livechat services

Use of Intercom Services: We use third-party analytics services to help understand your usage of our services. In particular, we provide a limited amount of your information (such as sign-up date and some personal information like your email address) to Intercom, Inc. (“Intercom”) and utilize Intercom to collect data for analytics purposes when you visit our website or use our product. As a data processor acting on our behalf, Intercom analyzes your use of our website and/or product and tracks our relationship by way of cookies and similar technologies so that we can improve our service to you. For more information on Intercom’s use of cookies, please visit <https://www.intercom.com/terms-and-policies#cookie-policy>. We may also use Intercom as a medium for communications, either through email, or through messages within our product(s). The Intercom Messenger Apps and Apps in Inbox products may also provide you with access to other third party applications such as Stripe. You should consult these third parties’ privacy notices for further information on their use of your personal data. As part of our service agreements, Intercom collects publicly available contact and social information related to you, such as your email address, gender, company, job title, photos, website URLs, social network handles and physical addresses, to enhance your user experience. For more information on the privacy practices of Intercom, please visit <https://www.intercom.com/terms-and-policies#privacy>. Intercom’s services are governed by Intercom’s terms of use which can be found at www.intercom.com/terms-and-policies#terms. If you would like to opt out of having this information collected by or submitted to Intercom, please contact us.

UPDATES TO THIS PRIVACY POLICY

Any updates to this privacy policy will be found on this page. If we make any important or significant changes to the way we may collect and use your personal information we will endeavour to notify you of this change.

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