
PRIVACY POLICY

BACKGROUND:

This Policy applies as between you, the User of this Web Site and UKFS the owner and provider of this Web Site. This Policy applies to our use of any and all Data collected by us in relation to your use of the Web Site and any Services or Systems therein.

1. Definitions and Interpretation

In this Policy the following terms shall have the following meanings:

“Account”	means collectively the personal information, Payment Information and credentials used by Users to access Material and / or any communications System on the Web Site;
“Content”	means any text, graphics, images, audio, video, software, data compilations and any other form of information capable of being stored in a computer that appears on or forms part of this Web Site;
“Cookie”	means a small text file placed on your computer by UKFS when you visit certain parts of this Web Site. This allows us to identify recurring visitors and to analyse their browsing habits within the Web Site. Further details are contained in Clause 10 and [Schedule 1] OR [Schedules 1 and 2] of this Policy;
“Data”	means collectively all information that you submit to the Web Site. This includes, but is not limited to, Account details and information submitted using any of our Services or Systems;
“UKFS”	means UKFS, St Albans House, Portland Street, Leamington Spa, CV32 5EQ.
“Service”	means collectively any online facilities, tools, services or information that UKFS makes available through the Web Site either now or in the future;
“System”	means any online communications infrastructure that UKFS makes available through the Web Site either now or in the future. This includes, but is not limited to, web-based email, message boards, live chat facilities and email links;
“User” / “Users”	means any third party that accesses the Web Site and is not employed by UKFS and acting in the course of their employment; and
“Web Site”	means the website that you are currently using (www.ukfs.com) and any sub-domains of this site unless expressly excluded by their own terms and conditions.

2. **Data Collected**

Without limitation, any of the following Data may be collected:

- 2.1 name;
- 2.2 date of birth;
- 2.3 gender;
- 2.4 job title;
- 2.5 profession;
- 2.6 contact information such as email addresses and telephone numbers;
- 2.7 demographic information such as post code, preferences and interests;
- 2.8 financial information such as credit / debit card numbers;
- 2.9 IP address (automatically collected);
- 2.10 web browser type and version (automatically collected);
- 2.11 operating system (automatically collected);
- 2.12 a list of URLs starting with a referring site, your activity on this Web Site, and the site you exit to (automatically collected); and
- 2.13 Cookie information (see Clause 10 below).

3. **Our Use of Data**

- 3.1 Any personal Data you submit will be retained by UKFS for as long as you use the Services and Systems provided on the Web Site. Data that you may submit through any communications System that we may provide may be retained for a longer period of up to 12 months.
- 3.2 Unless we are obliged or permitted by law to do so, and subject to Clause 4, your Data will not be disclosed to third parties. This includes our affiliates and / or other companies within our group.
- 3.3 All personal Data is stored securely in accordance with the principles of the Data Protection Act 1998. For more details on security, see Clause 9 below.
- 3.4 Any or all of the above Data may be required by us from time to time in order to provide you with the best possible service and experience when using our Web Site. Specifically, Data may be used by us for the following reasons:
 - 3.4.1 internal record keeping;
 - 3.4.2 improvement of our products / services;
 - 3.4.3 transmission by email of promotional materials that may be of interest to you;
 - 3.4.4 contact for market research purposes which may be done using email, telephone, fax or mail. Such information may be used to customise or update the Web Site.

4. **Third Party Web Sites and Services**

UKFS may, from time to time, employ the services of other parties for dealing with matters that may include, but are not limited to, payment handling, delivery of

purchased items, search engine facilities, advertising and marketing. The providers of such services have access to certain personal Data provided by Users of this Web Site. Any Data used by such parties is used only to the extent required by them to perform the services that UKFS requests. Any use for other purposes is strictly prohibited. Furthermore, any Data that is processed by third parties must be processed within the terms of this Policy and in accordance with the Data Protection Act 1998.

5. Changes of Business Ownership and Control

- 5.1 UKFS may, from time to time, expand or reduce its business and this may involve the sale of certain divisions or the transfer of control of certain divisions to other parties. Data provided by Users will, where it is relevant to any division so transferred, be transferred along with that division and the new owner or newly controlling party will, under the terms of this Policy, be permitted to use the Data for the purposes for which it was supplied by you.
- 5.2 In the event that any Data submitted by Users will be transferred in such a manner, you will not be contacted in advance and informed of the changes.

6. Controlling Access to your Data

- 6.1 Wherever you are required to submit Data, you will be given options to restrict our use of that Data. This may include the following:
 - 6.1.1 use of Data for direct marketing purposes; and
 - 6.1.2 sharing Data with third parties.

7. Your Right to Withhold Information

- 7.1 You may access certain areas of the Web Site without providing any Data at all. However, to use all Services and Systems available on the Web Site you may be required to submit Account information or other Data.
- 7.2 You may restrict your internet browser's use of Cookies. For more information see Clause 10 below.

8. Accessing your own Data

- 8.1 You may access your Account at any time to view or amend the Data. You may need to modify or update your Data if your circumstances change. Additional Data as to your marketing preferences may also be stored and you may change this at any time.
- 8.2 You have the right to ask for a copy of your personal Data on payment of a small fee.

9. Security

- 9.1 Data security is of great importance to UKFS and to protect your Data we have put in place suitable physical, electronic and managerial procedures to safeguard and secure Data collected online.

10. Cookies

- 10.1 UKFS may set and access first-party Cookies on your computer. Cookies that may be placed on your computer are detailed in Schedule 1 to this Policy. These Cookies are integral to the services provided by the Web Site to you.
- 10.2 You can choose to enable or disable Cookies in your web browser. By default, your browser will accept Cookies, however this can be altered. For further details please consult the help menu in your browser. Disabling Cookies may prevent you from using the full range of Services available on the Web Site.
- 10.3 You may delete Cookies, however you may lose any information that enables you to access the Web Site more quickly.
- 10.4 [The Web Site uses the third-party Cookies detailed in Schedule 2 to this Policy for the purposes described therein. These Cookies are not integral to the services provided by the Web Site to you and may be blocked at your choosing via your internet browser's privacy settings. Please ensure that your internet browser is up-to-date and consult the help and guidance provided by the developer of your browser if you are unsure as to how to adjust your privacy settings.]

11. Changes to this Policy

UKFS reserves the right to change this Privacy Policy as we may deem necessary from time to time or as may be required by law. Any changes will be immediately posted on the Web Site and you are deemed to have accepted the terms of the Policy on your first use of the Web Site following the alterations.

Schedule 1: First-Party Cookies

Name of Cookie	Purpose
<code>__utma</code>	This cookie is typically written to the browser upon the first visit to your site <i>from that web browser</i> . If the cookie has been deleted by the browser operator, and the browser subsequently visits your site, a new <code>__utma</code> cookie is written with a different unique ID. This cookie is used to determine unique visitors to your site and it is updated with each page view. Additionally, this cookie is provided with a unique ID that Google Analytics uses to ensure both the validity and accessibility of the cookie as an extra security measure.
<code>__utmb</code>	This cookie is used to establish and continue a user session with your site. When a user views a page on your site, the Google Analytics code attempts to update this cookie. If it does not find the cookie, a new one is written and a new session is established. Each time a user visits a different page on your site, this cookie is updated to expire in 30 minutes, thus continuing a single session for as long as user activity continues within 30-minute intervals. This cookie expires

	<p>when a user pauses on a page on your site for longer than 30 minutes. You can modify the default length of a user session with the <code>setSessionCookieTimeout()</code> method.</p>
<code>__utmc</code>	<p>This cookie operates in conjunction with the <code>__utmb</code> cookie to determine whether or not to establish a new session for the user. In particular, this cookie is not provided with an expiration date, so it expires when the user exits the browser. Should a user visit your site, exit the browser and then return to your website within 30 minutes, the absence of the <code>__utmc</code> cookie indicates that a new session needs to be established, despite the fact that the <code>__utmb</code> cookie has not yet expired.</p>
<code>__utmz</code>	<p>This cookie stores the type of referral used by the visitor to reach your site, whether via a direct method, a referring link, a website search, or a campaign such as an ad or an email link. It is used to calculate search engine traffic, ad campaigns and page navigation within your own site. The cookie is updated with each page view to your site.</p>
<code>__utmv</code>	<p>This cookie is not normally present in a default configuration of the tracking code. The <code>__utmv</code> cookie passes the information provided via the <code>_setVar()</code> method, which you use to create a custom user segment. This string is then passed to the Analytics servers in the GIF request URL via the <code>utmcc</code> parameter. This cookie is only written if you have added the <code>_setVar()</code> method for the tracking code on your website page.</p>
<code>__utmz</code>	<p>This cookie is used by Website Optimizer and only set when the Website Optimizer tracking code is installed and correctly configured for your pages. When the optimizer script executes, this cookie stores the variation this visitor is assigned to for each experiment, so the visitor has a consistent experience on your site. See the Website Optimizer Help Center for more information.</p>