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● Purpose of Processing

We collect and processes information about customers and visitors to our Site in order to conduct our business, to inform and make available products and services that may be of interest to you and for the development of web statistics and for other related purposes.

The information you provide will be used to contact you when necessary, e.g. to notify you about functionality changes to the Site and to offer services that you may find helpful (provided you have not opted out to receive such services) and for other related purposes which may include updating records, understanding your financial needs, conducting credit checks, reviewing credit worthiness, for crime or fraud prevention and for debt collection purposes or for purposes required by law or regulation

● Security

We maintain strict security standards and procedures with a view to preventing unauthorized access to your data. We use leading technologies such as (but not limited to) 128 bit verisign secure socket layer

data encryption, fire walls and server authentication to protect the security of your data. Access to your account and account information is protected by a password which you set.

Unfortunately, no data transmission over the internet can be guaranteed as totally secure. If your browser is appropriately configured it should tell you whether the information you are sending will be secure (generally by displaying an icon such as a padlock). The combination of a secure browser at your end and our security measures provide you with the best security available.

Once we receive your information, we will take all reasonable steps to protect the information. If we no longer need your information, we will destroy or de-identify it.

It may also be possible for Customers to review and change contact information such as address, phone and e-mail information by signing on and updating their personal profile. It is your responsibility to maintain the secrecy of any user ID and login password you hold. To protect your privacy, proof of identity or other authentication is required any time you contact us via the contact Centre.

●Cookies

We may gather and analyze information regarding usage of the Site, including domain name, the number of hits, the pages visited and length of user session. This information may be gathered via Javascript and persisted by using a cookie. A cookie is a small text file placed on your hard drive by our web page server. A cookie will make the use of the Site faster and easier.

●Transmission over the Internet

Due to the nature of the internet, transactions may be subject to interruption, transmission blackout, delayed transmission and incorrect data transmission. We will not be liable for malfunctions in communications facilities not under our control that may affect the accuracy or timeliness of messages and transactions you send.

●Internet Communications

In order to maintain the security of our systems, protect our staff, record transactions, and, in certain circumstances, to prevent and detect crime or unauthorized activities, we reserve the right to monitor all internet communications including web and email traffic into and out of its domains.

●Third Party Sites

Please note that the Agreement does not extend to third party sites linked to this Site.

●Amendment

We reserve the right to revise or supplement the Agreement from time to time at our sole discretion and you agree to revisit this page regularly to ensure that you are familiar with the most current version. By continuing to access or use the Site you will be agreeing to any such changes.