

# Terms of Use & Privacy Policy. Moneyfacts Group Website

Moneyfactsgroup.co.uk is operated by Moneyfacts Group plc ("Moneyfacts"), 66/70 Thorpe Road, Norwich, NR1 1BJ.

Part 1 – Terms of Use  
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## Terms of Use

**By accessing any part of this site you will be deemed to have accepted these Terms of Use in full.**

Moneyfacts reserves the right to alter or amend these Terms and Conditions at any time and users are responsible for ensuring they are aware of such alterations and amendments. Moneyfacts reserves the right to alter or withdraw in part or whole any service on the site at its absolute discretion without being liable for loss or damage however caused. If users become aware of any defects in the site or any information shown they should give notification immediately as follows:

**Email** : enquiries@moneyfacts.co.uk

Moneyfacts does its best to ensure the quality of information or other content shown but absolute accuracy cannot be guaranteed and Moneyfacts makes no representations in respect thereof and accepts no liability for any loss or damage caused by inaccurate, out of date or incomplete information. Moneyfacts Group accepts no liability for any indirect or consequential loss or damage or for any loss of data profit revenue or business (whether direct or indirect however caused even if foreseeable).

### Copyright

All data information text images and layout are the exclusive property of Moneyfacts and must not be e-mailed, networked, shared, republished, reproduced, transferred or copied (other than for reasonable personal professional use e.g. audit trails or backups). All copyright intellectual and other property rights shall continue to be held by Moneyfacts and no rights of any kind shall pass. Any attempt to damage the site or act in contravention of these Terms and Conditions may give rise to legal redress and Moneyfacts reserves the right to seek damages from such perpetrator.

### Disclaimer of third party websites

Where links to third party websites exist on the site that if activated result in users leaving the site and entering a third party site. Moneyfacts does not control these third party sites and makes no representation as to the accuracy completeness timeliness or suitability of any information or product thereon and shall not be held in any way liable or responsible thereof. Users should give notification immediately if they have any complaints in respect of any of these sites. The presence of any advertisement on this site is not an endorsement or recommendation by Moneyfacts of the products and services highlighted and it shall not be held responsible in anyway liable or responsible thereof.

These third party sites may place their own cookies or other files on your computer, collect data or collect personal information from you. See below regarding third party cookies that may be used via Moneyfactsgroup.co.uk.

### Summary of Terms

- **Browser** - Used to locate and display Web pages via a software application. The most popular ones are Netscape Navigator and Microsoft Internet Explorer.
- **Cookie** - A message given to a Web browser by a Web server. The message is then stored by the browser in a text file called cookie.txt. Each time the browser requests a page from the server, this message is sent back. A site using cookies will usually invite you to provide personal information such as your name, e-mail address and interests.
- **IP (Internet Protocol)** - All networks connected to the internet speak IP, the technical standard that allows data to be transmitted between two devices.
- **TCP/IP** - (Transmission Control Protocol/Internet Protocol) is responsible for making sure messages get from one host to another and that the messages are understood.
- **IP address** - If you are connected to the Internet you have one, for example it may look something like this 198.184.98.9 Web Server delivers (serves up) Web pages to your computer.

## Privacy Policy

We place paramount importance on customer service and aim to meet your expectations on every occasion. To achieve this aim we may need accurate personal information about you. We have a legal obligation under the Data Protection Act to ensure that all information held and processed about you complies with the principles of the Act. This privacy policy details how we ensure personal information about

you is kept secure and confidential. Please read this policy carefully as once you use this site and/or any of our services or products you will be regarded as having accepted this privacy policy.

We have responsibilities under the EU Privacy and Communications Directive to ensure you understand how our website works regarding cookies and online privacy.

This Policy details how we ensure information about you is kept secure and confidential and how we use cookies on our site.

**Please read this policy carefully as once you use this site and/or any of our services or products you will be regarded as having accepted this policy. In particular, it means that you consent to cookies being used, as described below. Moneyfactsgroup.co.uk adopts an approach of 'implied consent' whereby you are given clear and accessible information about the cookies we use, and by choosing to use the website, you are consenting to the use of cookies for these purposes.**

**If you do not accept this privacy and cookie policy please do not use this site.**

### **The Data Protection Act**

Moneyfacts Group plc (company number 4063110) is the data controller. Our registered office is Moneyfacts House, 66 – 70 Thorpe Road, Norwich NR1 1BJ. If you have any queries about this Privacy Policy, please feel free to contact us at the above address.

The Data Protection Act puts obligations on users of personal information and lays down principles for its use. One principle states that information has to be processed fairly and lawfully. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us.

If we are requested to provide any information to assist with law enforcement enquiries, we will do so.

### **The information we hold:**

We do not hold sensitive information. We will only use this for the purpose specified when you gave us your information, and it will not be passed to any third party.

## **Cookie Policy**

### **About Cookies**

Cookies are small text files that are placed on your computer or other device by the websites that you visit, or companies that advertise on them. We use the term 'cookie' to refer to cookies and other types of file (including pixel tags), all of which are slightly different, but do a similar function.

There are many different types of cookies, which differ in terms of how intrusive they are to your browsing experience. You can learn about cookies and how to control them at [www.aboutcookies.org](http://www.aboutcookies.org). The main types are:

- **Strictly necessary cookies** – These cookies are essential in order to enable you to move around the website and use its features, such as accessing secure areas of the website. Without these cookies, services you have asked for, like returning search results, cannot be provided. These are usually placed by the website you are visiting (first party cookies) and will expire when you leave that website (session cookies).
- **Performance Cookies** – These cookies collect information about how visitors use a website, for instance which pages visitors go to most often, and if they get error pages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies collect is aggregated and therefore anonymous. It is only used to improve how a website works. These will mainly be first party cookies, but could be set by third party websites. They may be session cookies or 'persistent cookies' that stay on your computer after your browsing session has finished.
- **Functionality Cookies** - These cookies allow the website to remember choices you make (such as your user name, language or the region you are in) and provide enhanced, more personal features. For instance, a website may be able to provide you with local content by storing a cookie in the region in which you are currently located. These cookies can also be used to remember changes you have made to text size, fonts and other parts of web pages that you can customise. They may also be used to provide services you have asked for such as watching a video or commenting on a blog. The information these cookies collect may be anonymised and they cannot track your browsing activity on other websites. They may be session cookies, but will mainly be persistent cookies. Again they could be set by first or third parties.

- Targeting or Advertising Cookies - These cookies are used to deliver adverts more relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign. They are usually placed by advertising networks with the website operator's permission. They remember that you have visited a website and this information is shared with other organisations such as advertisers. Quite often targeting or advertising cookies will be linked to site functionality provided by the other organisation. This type of cookie will normally be set by third parties, and will almost always be persistent. They will track you as you browse the internet.

We, or our chosen third parties may use performance cookies to help us analyse the way our customers use the site, including information about your computer, your domain name, IP address, operating system, browser version, how long you stay on a page, the route you took to navigate through the pages and the website you visited prior to reaching our site. We use Google Analytics for this purpose. This also helps us measure the effectiveness of our site features, offerings, advertisements, and e-mail communications (by determining which e-mails you open and act upon).

### **Moneyfactsgroup.co.uk Use of Cookies**

Moneyfacts respects the privacy of customers using its site. We may monitor usage of the site by tracking your IP Address and automatically recording your activity around the site on the Web Server. Moneyfacts may share aggregated activity information with advertisers, chosen third parties, sponsors and other third parties (For example: we may disclose how frequently the average user visits the site). However, (unless otherwise required by law) we will not identify or disclose personal information about you.

The Moneyfactsgroup.co.uk site uses cookies for the following reasons:

- We may use performance cookies to help us analyse the way our customers use the site, including information about your computer, your domain name, IP address, operating system, browser version, how long you stay on a page, the route you took to navigate through the pages and the website you visited prior to reaching our site. We use Google Analytics for this purpose. This also helps us measure the effectiveness of our site features, offerings, advertisements, and e-mail communications (by determining which e-mails you open and act upon).

Moneyfactsgroup.co.uk uses only the less intrusive performance cookies, and does not use functionality or targeting/advertising cookies, which have more impact on your online privacy.

If you do not wish to receive cookies then you can disable these within your browser (this will not normally apply to pixel tags and the other file types). The Help portion of the toolbar on most browsers should tell you how to prevent your browser from accepting new cookies (including those from specific websites), how to have the browser notify you when you receive a new cookie, or how to disable non-essential types of cookies. However, this may mean that not all of the functions of the website will be available to you.

### **Your rights**

Under the Data Protection Act you have the right to access any information we hold about you on our records. The Act allows us to charge a fee of £10 to receive this information. If any details are inaccurate or incorrect, please let us know and we will correct it.

You have the right to opt-out of the use of cookies. You will need to do this at browser level, or not use our website. If you disable cookies at browser level, some functions of the site will not work correctly.

### **E-mail**

If you e-mail us, or give us your email address, we will keep a record of it. We may use it to contact you occasionally about other products and services that may interest you, unless you ask us not to do so. If you wish to be removed from our mailing list at any time, simply email us and you will be removed immediately. We will not give your e-mail address to any third parties.

### **Telephone calls**

We may record telephone conversations to offer you additional security, resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

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