Moneyfacts.co.uk Privacy and Cookie Policy

Privacy Policy

We have a legal obligation under Data Protection legislation to ensure that all information held and processed about you (the data subject) complies with the data protection principles and to uphold your rights as a data subject.

We also have responsibilities under the Privacy and Electronic Communications Regulations to ensure you understand how our website works regarding cookies, online privacy and your browsing experience.

This Privacy and Cookie Policy details how we ensure information about you is kept secure and confidential, what legal basis we use to process your data and any third parties who it may be disclosed to. It also covers 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. 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.

Data Protection Legislation

The General Data Protection Regulation (GDPR), effective 25 May 2018, puts obligations on users of personal information and lays down principles for its use. One principle states that information must be processed fairly and lawfully. The GDPR also gives individuals (data subjects) certain rights over the use of their personal information. 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.

Data Controller

Moneyfacts.co.uk Limited (company number 6615303) is the data controller. Our registered office is Moneyfacts House, 66 – 70 Thorpe Road, Norwich NR1 1BJ. To make enquiries or exercise any of your rights as set out in this Privacy Policy, please contact our Compliance Officer either by writing to the above address or emailing dataprotection@moneyfacts.co.uk.

The information we hold

The information we hold about individuals is limited to name, email address, selected age range and your preferences for our regular email newsletters. Certain analytics tools that we use will also use your device’s IP address to track how our website is used, which can help us assess how well the site is working. This generates an individual Identifier which contains no personal information about you and we do not append your IP address to any other personal data about yourself.

If you purchase a product or service from one of our commercial partners via a link from Moneyfacts.co.uk they may pass us, or give us access to, restricted information about you so we can track any payments due to ourselves from the third party. We have minimised the amount of personal information we receive for this purpose.

Lawful Basis

Under the GDPR we can only process your personal information if there is a lawful basis for us to do so. We use either Consent or Legitimate Interests as lawful bases as follows:

- We send our weekly newsletters and offers regarding third party services based on your consent. You will have given us your email address for this purpose. Each communication includes a link that allows you to withdraw your consent (unsubscribe) from each type of email.

- If you ask us to pass your details to a third party with whom we have a commercial relationship, we will do so. By completing any form etc. on our website for this purpose you will be giving us
your consent to do so. In most cases the forms on our website are provided by the third party so your personal information is being given directly to them.

- If you contact us via the Contact Us section of our website we will record your personal information for record keeping and we have a legitimate interest in doing so.

- If we receive personal information back from a third party with whom we have a commercial relationship following you dealing with them, we have a legitimate interest in processing your data, to enable us to track any commission payments due to us. We have minimised the amount of personal information we receive for this purpose.

- If you complete an entry in our annual Moneyfacts Consumer Awards Questionnaire we will retain the information you gave us. It is in our legitimate interests to do so e.g. for data quality reasons.

- We may send you emails regarding future Moneyfacts Consumer Awards Questionnaires based on your consent.

We will not pass your personal information to anyone outside the Moneyfacts Group unless you have asked us to or if we are required to do so by any legal order.

We will retain your personal information for record keeping purposes but will ensure that it is not kept longer than is necessary. For example, for Contact Us enquiries or for information passed to us by third parties we will keep your information for no longer than 2 years.

We do not use any automated decision making processes.

There is no statutory or contractual obligation on you to supply any personal data to us.

From time to time we offer user surveys and questionnaires to provide you with interesting insights, helpful tools, or to understand our user base more accurately. If you take part in a Moneyfacts survey which is hosted by Smart Survey, your personal information will be processed by SmartSurvey Ltd but Moneyfacts will be the Data Controller.

No information about you is processed outside of the EU.

Data Subjects Rights

As a data subject, you have the following rights under the GDPR:

- The right to access a copy of the data we hold about you. There is no fee required for this. We are required to provide the information within one month of your request;

- The right to have your data supplied in a machine-readable format (e.g. a Microsoft Excel Spreadsheet);

- The right to withdraw any consent you have given us or object to its processing if you have grounds relating to your personal situation;

- The right to erase or restrict the processing of the information we hold about you in certain circumstances, such as where the original purpose for the data collection is no longer relevant, where you object to the processing and we have no overriding legitimate interest in keeping it or where the data is being unlawfully processed.

Data Protection Regulator

The Information Commissioner is the UK regulator for data protection issues. You have the right to complain to them about any breaches of your data protection rights.

Cookie Policy

Cookies are small text files that are placed on your computer (or other device you use to access the internet) 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 perform 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. 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 messages from webpages. 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.

**Moneyfacts.co.uk Use of Cookies**

**The Cookies We Set**

If you take part in a Moneyfacts survey cookies may be used to remember who has already taken part in a survey or to provide you with accurate results after you change pages.

When you submit data through a form such as those found on contact pages or comment forms, cookies may be set to remember your user details for future correspondence.

To provide you with the best experience we can, we provide the functionality to set your preferences for how this site runs when you use it. To remember your preferences, we need to set cookies so that this information can be called whenever you interact with a page which is affected by your preferences.

When you visit our website, we track the following. This helps us identify how well our website is working:

- **Anonymous** (not personally identifiable) information about you including your IP address, the ID of a cookie we set, information about the device you are using, including information about the operating system and browser. We use this information to bundle the data we receive from you into a complete picture of the actions you've taken on our website.

- Which pages on our website you visit, and how long you spend on each.

- Any actions you take on a page, for example what buttons you click or forms you fill in.

- Where you fill in a webform, we record the details that you leave. Note that this will only include personal identifiable information like your name or email address if you explicitly share these with us through a webform.

We will use this information to maintain, enhance, or add to the functionality of our website. Any personal identifiable information recorded will never be shared with third parties.
Third Party Cookies
In some special cases we also use cookies provided by trusted third parties. The following section details which third party cookies you might encounter through this site.

We use Google Analytics, which is one of the most widespread and trusted analytics solutions on the web, to help us understand how the site is used and ways that we can improve the user experience. These cookies may track things such as how long users spend on the site and the pages visited so we can continue to produce engaging content. For more information on Google Analytics cookies, see the official Google Analytics page.

Third party analytics are used to track and measure usage of this site so that we can continue to produce engaging content. These cookies may track things such as how long users spend on the site or pages visited which helps us to understand how we can improve the site for you.

From time to time we test new features and make subtle changes to the way that the site is delivered. When we are testing new features, these cookies may be used to ensure that you receive a consistent experience whilst ensuring we understand which optimisations our users appreciate the most.

Third party cookies allow us to understand about how many visitors to the site make apply or take out an account via the site, for example following an apply click. This allows us to accurately make business predictions so we can manage the site’s activities.

In some cases, we may provide you with custom content based on what you tell us about yourself either directly or indirectly by linking a social media account. These types of cookies simply allow us to provide you with content that we feel may be of interest to you.

Several partners advertise on our behalf and affiliate tracking cookies simply allow us to see if our customers have come to the site through one of our partner sites so that we can credit them appropriately and where applicable allow our affiliate partners to pay us any remuneration following you making a purchase.

We also use social media buttons and/or plugins on the site that allow you to connect with your social network in various ways. For these to work the following social media sites including; Facebook, Twitter, LinkedIn, Reddit and Google+, will set cookies through our site which may be used to enhance your profile on their site or contribute to the data they hold for various purposes outlined in their respective privacy policies.

Other sites
This Privacy and Cookie Policy applies to Moneyfacts.co.uk only. We do not exercise control over third party sites displayed when you have clicked through from within our charts, results pages, via a ‘Go to Site’, ‘See Deal’ or ‘Speak to an Adviser’ button, from advertising displayed on our site or from one of our chosen third parties. These third party sites may place their own cookies or other files on your computer, collect data or collect personal information from you.

Your rights
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.

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