

Privacy Policy

This is the privacy notice of Curwins Financial and Mortgage Advisers Ltd. In this document, “we” or “us” refers to **Curwins Financial and Mortgage Advisers Ltd.**

Curwins Financial and Mortgage Advisers is registered in England and Wales under company number 8214163.

Registered office: 249 Dean Cross Rd, Plymstock, Plymouth, Devon PL9 7AZ.

This is a notice to tell you our policy about all information that we record about you. It covers both information that could identify you and information that could not.

We are committed to protect your privacy and confidentiality. We understand that all users of our website need to know that their data will not be used for any purpose unintended by them and will not accidentally fall into the hands of a third party. Our policy is both specific and strict. It complies with UK law, including the Data Protection Act 1998. If you think our policy falls short of your expectations or that we are failing to abide by our policy, do please tell us.

We regret that if there are one or more points below with which you are not happy, your only recourse is to leave our website immediately.

Except as set out below, we do not share, or sell, or disclose to a third party, any personally identifiable information collected at this site.

Here is a list of the information we collect from you, either through our website or because you give it to us in some other way, and why it is necessary to collect it:

BASIC IDENTIFICATION AND CONTACT INFORMATION

This information is used:

- to provide you with the services which you request
- for verifying your identity for security purposes
- for marketing our services and products

Information which does not identify any individual may be used in a general way by us or third parties, to provide class information, for example relating to demographics or usage of a particular page or service.

BUSINESS AND PERSONAL INFORMATION

This includes all information given to us in the course of your business and ours, such as information you give us in your capacity as our client. We undertake to preserve the

confidentiality of the information and of the terms of our relationship. It is not used for any other purpose. We expect you to reciprocate this policy.

We keep information which forms part of our business record for a minimum of six years. That is because we may need it in some way to support a claim or defence in court. That is also the period within which our tax collecting authorities may demand to know it.

EMAILING US

Email is not always a secure mode of communication and we provide no guarantee that confidentiality of the information provided in an email will be maintained during transmission.

We will never send you an email asking you to transfer deposit funds. If you ever receive an email from us which provides bank account details for you to transfer money, please speak to us on our main line number to confirm it is genuine.

COMPLAINING

When we receive a complaint, we record all the information you have given to us. We use that information to resolve your complaint. If your complaint reasonably requires us to contact some other person, we may decide to give to that other person some of the information contained in your complaint. We do this as infrequently as possible, but it is a matter for our sole discretion as to whether we do give information, and, if we do, what that information is.

We may also compile statistics showing information obtained from this source to assess the level of service we provide, but not in a way that could identify you or any other person.

CONTENT YOU PROVIDE TO US

If you provide information to us with a view to it being read, copied, downloaded or used by other people, we accept no responsibility for what that third party may do with it. It is up to you to satisfy yourself about the privacy level of every person who might see your information. If it is available to all the World, you have no control whatsoever as to how it is used.

DISCLOSURE TO GOVERNMENT AND THEIR AGENCIES

We are subject to the law like everyone else. We may be required to give information to legal authorities if they so request or if they have the proper authorisation such as a search warrant or court order.

REVIEW OR UPDATE PERSONALLY IDENTIFIABLE INFORMATION

At any time, you may review or update the personally identifiable information that we hold about you by contacting us at the address below. To better safeguard your information, we

will also take reasonable steps to verify your identity before granting access or making corrections to your info

Curwins Financial and Mortgage Advisers Ltd, 249 Dean Cross Rd, Plymouth, PL9 7AZ

SALE OF YOUR PERSONAL INFORMATION

Except as specified above, we do not rent, sell or otherwise disclose any of your information to any person outside our business.

COMPLIANCE WITH THE LAW

This privacy policy has been compiled so as to comply with the law of every jurisdiction in which we aim to do business. If you think it fails to satisfy the law of your country, we should like to hear from you, but ultimately it is your choice as to whether you wish to use our website.

JURISDICTION

Disputes relating to the use of our website will be subject to the jurisdiction of the English courts.

COPYRIGHT

All material on our website which has been created by us is subject to copyright under UK law and we reserve all rights associated with that content. Parts of the website may be downloaded for personal use only. You are not entitled to reproduce or modify content subject to copyright, in whole or in part, for any commercial use whatsoever, without our prior written permission.

ACCURACY OF WEBSITE CONTENT

Although we endeavour to ensure that all of the information on our website is accurate and up to date, we do not guarantee that that is the case.

FINANCIAL ADVICE

No information on our website constitutes financial advice. If you require financial advice, please contact us.

If you have any questions regarding this privacy policy, please contact us at financial@curwins.co.uk