

## **PRIVACY POLICY**

At Power Market Ltd, (being the registered owner of "itmortgages.co.uk"), we are committed to ensuring and protecting your privacy at any time you are on our website or communicate electronically with our personnel.

Our Privacy Policy is contained below and provides a detailed explanation as to how we may use your personal information provided to us or any we collect through legal means.

Updates of our Privacy Policy are completed frequently, thus you should peruse this Policy habitually.

### **1. Information We Collect from You**

Data can be collected and processed when our website is in operation by you. The following are approved methods of collection:

- If you register for information by filling out a form we can collect the information provided.
- Traffic data, weblogs, location data, and any other communication can be collected. These details come from your visit to our site and any resource tools you use while on the site.
- Any communication on our website or to personnel allows us to collect information.

### **2. Use of Cookies**

Circumstances may arise when we may need to gather information about your computer to help provide appropriate services or products to you. The data gathered is solely statistical data, which may be shared with advertisers.

The facts collected about you are statistical only. No identifying information will be shared about our visitors and how they made use of our site. No personal details will ever be shared.

Cookies are used to collect general online usage by using a cookie file. If used this cookie file is downloaded without prompting. It will be placed on your hard drive with information transferred to the hard drive allowing the cookies to be used for data collection. A cookie is used to improve any services/products, or overall website characteristic we offer you.

Any computer has the option to decline cookies. Your web browser options include an "enable" button to decline cookies. It is imperative that you understand by declining cookies you may be limiting your access to sections of our website.

If our advertisers use cookies it will result from a click on their advertisement,

and we do not have control over their cookies if used.

### **3. Use of Your Information**

Information stored and collected about you allows us to improve our services or products for you. Added to this parameter, we may use your information for the following purposes:

3.1 Any commitment we make on a contracted basis.

3.2 If information is requested from our website concerning services offered, we may use your data. Products or services which may be of interest to you can also deem a communication from us, if permission has been granted.

3.3 Notification re- changes or improvements may be sent to you in regards to product or service changes that could affect our service to you.

3.4 Existing customers can be contacted on the topic of goods or services related to a previous sale, if we feel you might be interested in these additional topics.

3.5 Added use of your data may include permission for third parties to use your data. This permission would be granted by you in regards to unrelated products or services that may be in your interests. We or third parties can only contact you in regards to this information if consent has been provided for information collection.

3.6 Third party contact or communications from our website, as a new customer, is only made if you have granted us permission. These communications are only offered for information you consented to and no other unrelated information.

3.7 Data that you do not want us to use or third parties to use can be withheld, once consent has been given regarding our collection of your data. We will always provide you with an opportunity to decline communications and our or third party data usage.

3.8 Identifiable data, which could be used to disclose who you are, is never shared. We only provide statistical related data about our visitors to third parties like advertisers to ensure your privacy.

### **4. Storing Your Personal Data**

4.1 Outside of the European Economic Area are places for storing and processing data we collect from you. We may take advantage of these outside areas, allowing a staff to process data collected from you. These processors may work for our suppliers. The transfer of this data may include processing and completing your order on our site, such as utilising your payment information or offering support services. We take all reasonable processes to ensure your data is secure and in agreement with our Privacy Policy as outlined here.

4.2 Secured servers are used by our company to ensure proper data storage. Information on transactions is kept encrypted for safety measures.

4.3 Transmission of data on the internet can never be ultimately secure. We do not and cannot guarantee security of information collected electronically or transmitted; however, we take all necessary steps to provide the best security available. As a result of our inability to guarantee safety, you are submitting information to us at your own risk. Where needed a password may be necessary to access areas of our site. You are responsible for the safety and confidentiality of the password you generate.

## **5. Disclosing Your Information**

5.1 Personal information to third parties may be disclosed:

5.2 This disclosure occurs when we sell all or a section of our business or assets to a third party.

5.2.1 Personal information can be offered to any member of our company, such as subsidiaries, holding companies and their subsidiaries only if deemed appropriate.

5.2.2 Legal requirements may mean a sharing of your information.

5.2.3 Lowering credit risk and fraud protection may result in information disclosure.

## **6. Third Party Links**

Links might be discovered on our site that belongs to third parties. Any third party website on our site has a privacy policy. You should check their terms. We do not accept liability or responsibility for their privacy policies, based on our lack of control over these third party links.

## **7. Access to Information**

The Data Protection Act 1998 was established to govern online electronic communications. The act gives you access to any data we have about you. To gain access to this information a small fee of £10 is needed. This fee allows us to process your request by covering our costs. Contact information is given below, which should be used to gain details about information we hold on you.

## **8. Contacting Us**

We welcome and hope you do not hesitate to make any queries, comments or requests you may have regarding this Privacy Policy. Please contact us at [services@itmortgages.co.uk](mailto:services@itmortgages.co.uk)

## **WEBSITE DISCLAIMER**

Using the Website implies that you accept the terms of this disclaimer. We do occasionally update this disclaimer so please refer back to them in the future.

### **9. USE OF WEBSITE**

- 9.1 You are permitted to use our website for your own purposes and to print and download material from this Website provided that you do not modify any content without our consent. Material on this website must not be republished online or offline without our permission.
- 9.2 The copyright and other intellectual property rights in all material on this Website are owned by us or our licensors and must not be reproduced without our prior consent.
- 9.3 Subject to paragraph 9.1, no part of this Website may be reproduced without our prior written permission.

### **10. VISITOR CONDUCT**

- 10.1 With the exception of personally identifiable information, the use of which is covered under our **Privacy Policy** above, any material you send or post to this Website shall be considered non-proprietary and not confidential. Unless you advise to the contrary we will be free to copy, disclose, distribute, incorporate and otherwise use such material for any and all purposes.
- 10.2 When using this website you shall not post or send to or from this Website any material for which you have not obtained all necessary consents, is discriminatory, obscene, pornographic, defamatory, liable to incite racial hatred, in breach of confidentiality or privacy, which may cause annoyance or inconvenience to others, which encourages or constitutes conduct that would be deemed a criminal offence, give rise to a civil liability, or otherwise is contrary to the law in the United Kingdom;

### **11. SITE UPTIME**

- 11.1 We take all reasonable steps to ensure that this Website is available 24 hours every day, 365 days per year. However, websites do sometimes encounter downtime due to server and, other technical issues. Therefore we will not be liable if this website is unavailable at any time.

### **12. LINKS TO AND FROM OTHER WEBSITES**

- 12.1 Any links to third party websites located on this Website are provided for your convenience only. We have not reviewed each third party website and have no responsibility for such third party websites or their content.

12.2 If you would like to link to this Website, you may only do so on the basis that you link to, but do not replicate, any page on this Website and you do not in any way imply that we are endorsing any services or products unless this has been specifically agreed with us.

12.3 If you choose to link to our website in breach of Paragraph 12.2 you shall fully indemnify us for any loss or damage suffered as a result of your actions.

### **13. EXCLUSION OF LIABILITY**

13.1 We take all reasonable steps to ensure that the information on this Website is correct. However, we do not guarantee the correctness or completeness of material on this Website. Neither we nor any other party (whether or not involved in producing, maintaining or delivering this Website), shall be liability or responsible for any kind of loss or damage that may result to you or a third party as a result of your or their use of our website. This exclusion shall include servicing or repair costs and, without limitation, any other direct, indirect or consequential loss.

### **14. LAW AND JURISDICTION**

This Legal Notice shall be governed by and construed in accordance with English law. Any dispute(s) arising in connection with this Legal Notice are subject to the exclusive jurisdiction of England and Wales.

### **15. OUR DETAILS**

Our business's name is: Power Market Ltd trading as IT Mortgages

Our business address is: 8c High Street, Southampton, Hampshire, SO14 2DH

Our contact details are: 0844 332 7999