



Innovate Finance Limited Privacy & Cookies Policy

1. This Privacy and Cookies Policy sets out the privacy and cookies policy of Innovate Finance Limited, company number 09007658 (England and Wales) whose registered address is at Level 39, One Canada Square, London, E14 5AB, UK a “data controller” for the purpose of the Data Protection Act 1998 (the “Act”), and its subsidiaries who act as “data processors” on behalf of Innovate Finance Limited within the meaning of the Act (these subsidiaries together with Innovate Finance Limited hereinafter referred to as “Innovate Finance”).

2. Innovate Finance is committed to protecting the privacy of its users and the purpose of this Privacy Policy is to describe to you how Innovate Finance will use personal information about you that is submitted to Innovate Finance.

3. By providing your personal information to Innovate Finance, you consent to the collection and use of it and any other information provided to Innovate Finance in accordance with this Privacy Policy. If at any time you wish to change the uses of your personal information to which you have consented, please contact us [here](#).

4. Innovate Finance may revise this Privacy Policy at any time by posting an update on its website(s). Please ensure that you check this website and any other Innovate Finance website(s) you use from time to time to review the then current Privacy Policy and to update your preferences. This Privacy and Cookies Policy was last updated in October 2016.

2. Collection of Personal Information

1. The types of personal information collected and stored by Innovate Finance might include your name, e-mail address, postal address and telephone number.

2. Innovate Finance (or any of its sub-contractors) may collect the following personal information about you in the following ways:

(a) any data which you provide when you complete and submit an application to Innovate Finance to register on its website(s) or receive email alerts or other communications from Innovate Finance;

(b) any data that you provide via postings to forums and blogs and any other posting that you make to an Innovate Finance website (in such circumstances the information posted by you will, of course, also be available to users of the website throughout the world);

(c) any other data which you provide to Innovate Finance when you enquire about our activities, email, telephone or write to us or otherwise provide us with personal information; and

(d) data you provide Innovate Finance during any transaction with us.

3. Innovate Finance (or any of its sub-contractors) may also receive information about you from third parties, for example a friend who wants to tell you about one of our websites.

3. Storage and retention of your information

1. Innovate Finance will keep your information on a secure server. The technology that Innovate Finance uses and the security policies which Innovate Finance has implemented are intended to safeguard your information from unauthorised access and improper use.

2. Innovate Finance will keep your information (to the extent permitted by the DPA) to enable Innovate Finance to use it for the purposes described in this Privacy Policy.

4. Use of Your Information

1. Innovate Finance may use your personal information (subject in each case to the requirements of the DPA) for the following purposes:

(a) administering your website account(s) and otherwise in connection with any service for which you have provided your information, including any email alerts, transactions with us and competitions and promotions that you take part in;

(b) responding to any enquiry you make;

(c) subject to your consent, sending you newsletters and/or alerts and information regarding Innovate Finance's or any third party's future services (in all formats to which you have consented e.g. post, email, text); and

(d) for generating aggregated statistics about users, traffic patterns etc. of the Innovate Finance's website(s) and other services and developing Innovate Finance's marketing plans.

2. Innovate Finance may also disclose your information (subject in each case to the requirements of the DPA) as follows:

(a) if you have given your consent for Innovate Finance to do so, to other selected organisations to enable them to contact you or send you information by post, telephone and/or email;

(b) to any service providers, subcontractors and agents appointed by Innovate Finance to perform the above functions on its behalf and in accordance with its instructions;

(c) to third parties selected by Innovate Finance as part of aggregated and anonymised statistics about users, traffic patterns etc. of the Innovate Finance's website(s);

(d) to such individuals and/or bodies as necessary to ensure Innovate Finance's compliance with any applicable law, regulation, legal proceeding or governmental request;

(e) (where you post material that does or may constitute a criminal offence, breach the rights of a third party, give rise to a civil action or breach the Terms & Conditions of the applicable website and as otherwise necessary to protect the rights, property or safety of Innovate Finance and its customers), to any relevant authority or third party requiring Innovate Finance to disclose the identity of or locate anyone posting such material on an Innovate Finance website; and

(f) to any individual making a subject information request to Innovate Finance.

3. In the event that Innovate Finance (or a relevant part of Innovate Finance) is acquired by or merges with another company, your personal information may be passed to the purchasing/merging company amongst the transferred business assets. This will enable your relationship to continue with the relevant Innovate Finance business despite the change of ownership. Your personal information may also be passed (on a confidential basis) to companies with whom Innovate Finance is negotiating such a sale/merger as part of the verification exercise carried out on Innovate Finance by the third party.

4. In processing your information in accordance with the above, Innovate Finance may (to the extent permitted by the DPA) send it outside the European Economic Area ("EEA"). Innovate Finance will take all reasonable steps to ensure that in such circumstances your data is treated securely and in accordance with this Privacy Policy but your attention is drawn to the fact that the laws of countries outside the EEA may provide lesser protection to your information than the UK. When you submit your personal information to Innovate Finance you consent to the transfer of your information outside the EEA unless you specifically indicate otherwise.

5. Cookies

1. When you visit an Innovate Finance website(s), Innovate Finance uses "cookie" technology to make that experience simple, personalised and meaningful. Cookies are small pieces of information which are issued to your computer or any similar device you use to access the internet e.g. smart phone, tablet or other mobile device when you visit a website and which store and sometimes track information about your use of the website. A number of cookies Innovate Finance use last only for the duration of your web session and expire when you close your browser. Other cookies are used to remember you when you return to the website and will last for longer.

2. Innovate Finance use cookies to:

(a) create a specific log-in session for a visitor to an Innovate Finance website in order that page requests by that visitor are delivered in an effective, secure and consistent manner;

(b) recognise when a visitor to an Innovate Finance website has visited before; this means we can identify the number of unique visitors we receive to the website and allows us to make sure we have enough capacity for the number of users that we get;

(c) customise elements of the promotional layout and/or content of the pages of the website;

(d) store your product selections to the shopping basket;

(e) improve the website(s) and learn which parts are most popular to visitors. To do this, we gather statistical information about how our visitors use the website(s) including device-specific data such as the IP address of the device (collected and stored in an anonymised format); the device screen size; the device type and browser information; country of location; and the preferred language used to display the website(s). Our servers also automatically record information including the referring domain; the pages visited; and the date and time when website(s) pages were accessed.

(f) Gather information through our advertising partners, about the pages on the Innovate Finance website(s) that you visit, and also other information about other websites that you visit, so as to place you in an "interest segment". This information is then used to serve interest-based advertisements which it is believed will be targeted to your interests.

6. Third Party Websites

Please be aware that Innovate Finance does not control and is not responsible for websites that are referred to or linked from its own websites and that use of your personal information on these websites is not subject to this Privacy and Cookies Policy.

7. Registration

1. To access certain parts of the Innovate Finance websites or to gain entry to Innovate Finance events, Innovate Finance may require you to register and provide certain information about yourself.

You are reminded that in addition to the provisions of this Privacy and Cookies Policy, where you register you also agree to:

(a) provide true, accurate, current and complete information about yourself as prompted by the relevant registration form (such information being the "Registration Data"); and

(b) maintain and promptly update the Registration Data to keep it fully up to date; and

(c) in respect of any Innovate Finance event, to allow your ID badge to be scanned as a condition of entry to such event. Innovate Finance reserves the right to refuse entry to or eject you from the event if your ID badge is not checked.