

Creditflux Privacy & cookie policy

As the operators of creditflux.com and CLO-i.com ("Website"), Creditflux Limited ("Creditflux", "We", "Us") is committed to protecting and respecting your privacy. This Privacy and Cookies Policy ("Policy") sets out the basis on which the personal data collected from you, or that you provide to Us will be processed by Us. Please read the following carefully to understand our views and practices regarding your personal data and how We will treat it.

For the purpose of the Data Protection Act 1998 ("Act"), the Data Controller is Creditflux Limited with its registered office at 3rd Floor, Lindsey House, 40 - 42 Charterhouse Street, London EC1M 6JN.

The Act is designed to protect individuals about whom information is entered and stored on computer and other systems. Accordingly, it lays down strict standards of accuracy, relevance and care of such data including how it may be divulged. Any data about individuals you enter onto our website directly or include in any message to us will be subject to the Act and you are responsible for its accuracy and relevance and must have the authority to disclose it and for us to utilise it for the purposes of any transaction concluded for or by you through the Website.

INFORMATION WE MAY COLLECT FROM YOU

We may collect and process the following information from you:

- Information that you provide by filling in forms on the Website. This includes information provided at the time of registering to use our Website, subscribing to receive our publications, posting material or requesting further information or services. We may also ask you for information when you report a problem with our site.
- If you contact Us, We may keep a record of that correspondence.
- We may also ask you to complete surveys that We use for research purposes, although you do not have to respond to them.
- Details of any transactions you carry out through our Website and of the fulfilment of your orders.
- Details of your visits to our Website including, but not limited to, traffic data, location data, weblogs and other communication data, and the resources that you access.

RETENTION OF YOUR PERSONAL DATA

We take appropriate measures to ensure that any personal data are kept secure and are kept for the duration of your use of our service. Unfortunately, the transmission of information via the internet is not completely secure. Although We will do our best to protect your personal data, We cannot guarantee the security of your data when transmitted to our Website; any transmission is at your own risk. Once We have received your information, We

will use strict procedures and security features to try to prevent unauthorised access.

If your personal details change you may update them by accessing the relevant page of the Website. If you have any questions about how We use data collected which relates to you, please contact Us by sending a request by email to the contact details below.

USES MADE OF YOUR INFORMATION

We use information held about you in the following ways:

- To ensure that content from our Website is presented in the most effective manner for you and for your computer.
- To provide you with information, products or services that you request from Us or which We feel may interest you, where you have consented to be contacted for such purposes.
- To carry out our obligations arising from any contracts entered into between you and Us, including delivery our publications and related materials to you by post and email.
- To allow you to participate in interactive features of our service, when you choose to do so.
- To notify you about changes to our service.

In addition to the above uses we may use your information to notify you about goods or services which may be of interest to you, for example Creditflux events.

For such uses We will only contact you by electronic means (e-mail or SMS) if the contact relates to goods and services similar to those which were the subject of a previous transaction with you.

If you do not want Us to use your data in this way please contact Us using the contact details below.

DISCLOSURE OF YOUR INFORMATION

We may disclose your personal information to any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006 (where applicable).

We may disclose your personal information to third parties:

- in the event that We sell or buy any business or assets, in which case We may disclose your personal data to the prospective seller or buyer of such business or assets; or
- if We or substantially all of our assets are acquired by a third party, in which case personal data held by Us about our customers will be one of the transferred assets; or

- if We are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our website terms and conditions and other agreements; or
- to protect the rights, property, or safety of Creditflux Limited, the Website, our users and any third party We interact with to provide the Website.

WHERE WE STORE YOUR PERSONAL DATA

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area (“EEA”). It may also be processed by staff operating in the U.S.A. who work for us or for one of our suppliers. Such staff maybe engaged in, among other things, the fulfilment of your orders, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Policy.

IP ADDRESSES AND COOKIES

Our website uses cookies. A cookie is a small file of letters and

numbers that We store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer’s hard drive. These cookies allow Us to distinguish you from other users of the Website, which helps Us to provide you with a good experience when you browse our Website and also allows Us to improve the Website.

We use login cookies also for maintaining log of customer’s login timing and their IP addresses to secure our Website.

We also use “analytical” cookies. They allow us to recognise and count the number of visitors and to see how visitors move around the Website when they are using it. This helps us to improve the way our Website works, for example, by ensuring that users are finding what they are looking for easily. You can find more information about the individual cookies We use and the purposes for which We use them in the table below:

Please note that our advertisers may also use cookies, over which We have no control.

You block may cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. How-

Cookie	Name	Purpose	More information
Register UserCookie	Cflux_loader	This cookie is essential for accessing the stories on Creditflux website. It is set only for those people who are registered with us. It expires after a 2 years’ time from the date of creation.	
Browser AccessCookie	Cflux_checker	This cookie is used to maintain record for how many time cflux_loader cookie access by a particular register user or subscriber. It is set only for those people using the form. This cookie is deleted when user close there browser.	
CodeIgniter	Ci_session	This cookie is used to store session related information which is used by Codeigniter framework	
Google Analytics swer/6004245	_utma _utmb _utmc _utmz	These cookies are used to collect information about how visitors use our site. We use the information to compile reports and to help us improve the site. The cookies collect information in an anonymous form, including the number of visitors to the site, where vistors have come to the site from and the pages they visited.	Click here for an overview of privacy at Google - https://support.google.com/analytics/an

ever, if you use your browser settings on your computer or your office network settings block and/or delete cookies (including essential cookies) you may not be able to access all or parts of our Website and We cannot guarantee your future access to the Website.

Except for essential cookies, all cookies will expire after the session ends.

YOUR RIGHTS

You have the right to ask Us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if We intend to use your data for such purposes or if We intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking/ticking certain tick boxes We use to collect your data. You can also exercise the right at any time by contacting Us using our contact details set out below.

The Website may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and terms of use and that We do not accept any responsibility or liability for these policies and terms of use. Please check these policies before you submit any personal data to these websites.

ACCESS TO INFORMATION

The Data Protection Act gives you the right to access information held about you. Your right of access can be exercised in accordance with the Data Protection Act. Any access request may be subject to a fee of £10 to meet our costs in providing you with details of the information We hold about you.

CHANGES TO OUR POLICY

We reserve the right to modify this Policy at any time. Any changes We may make to our Policy in the future will be notified and made available to you using the Website. Your continued use of the services and the Website shall be deemed your acceptance of the varied Policy.

CONTACT

All questions, comments and requests regarding this Policy should be addressed to admin@creditflux.com.