

Privacy Notice

This page explains what personal data we collect, why we need that data, and how we use it.

Mergermarket is our parent company, and this privacy notice also provides information for [Creditflux](#) Ltd.

Mergermarket Limited, a company incorporated in England, with company number 05048084, of 10 Queen Street Place, London, EC4R 1BE. We are registered with the Information Commissioner's Office under number: Z4836264.

How do we process personal data?

Visitors to our websites

If you visit our websites, we will use Cookies to help our website perform correctly. Cookies are small files that your web browsers store on your electronic device. For further details, please see our [Cookie Notice](#).

Newsletters

If you subscribe to any of our newsletters, we will retain your contact details so that we can send you newsletters, which will contain information that we believe will be of use to you. Every email will have an unsubscribe link that can be used to stop future messages.

Events

We have a team who identifies people who are likely to find our events useful for their jobs (corporate subscribers) as our legitimate interest. We use those details to send event invites and relevant industry news. We always include an unsubscribe link at the bottom of the email, so that invitees can remove themselves from future invites.

When clients subscribe to an event, we collect additional details so that we can fulfil the contract, such as contact details and payment details. As a legitimate interest, we will also collect information about your relevant interests and preferences. Where another organisation is sponsoring the event, we will clearly name the organisation and share your details (name, occupation and company name) with them, as their legitimate interest. We will not share your details with the venue or other third parties unless you provide your consent.

If you are speaking at one of our events, we will publicise an edited version of the bio that you provide or one found online, as a legitimate interest. We will also use the contact details you provide, to fulfil the contract between us. After the event, we will retain your information until our business relationship ends.

If you are on our database as a previous or potential candidate for an event, we will send you surveys, information about events, and information about industry news. Every email will include an unsubscribe link at the bottom of the page, if you no longer want to receive these messages.

Subscription services

To fulfil the contract, when you subscribe to one of our services as a corporate subscriber, we will process your user id, password and contact details. We use automated tools to monitor website access using your account details, to identify and manage potential security issues and to keep your account safe. As a legitimate interest, we will send additional information that we believe will be of

interest, which you can unsubscribe from at any time using the links at the bottom of emails. When you terminate your subscription, we will keep your record in case you want to reactive your account.

We will also transfer your details to a third party mailing house for the purpose of posting the monthly newsletter where it forms part of your subscription.

Information databases

To provide our news and financial crime prevention services, we store details about people.

For news articles, we process data for journalistic reasons and always comply with the relevant codes of conduct, including the BBC Editorial Guidelines, the Ofcom Broadcasting Code and the Editors' Code of Practice.

People we work with

For business reasons, we partner and work with many organisations. We retain contact details of people we speak to in those organisations as a legitimate interest. We will delete or restrict use those details if requested, or if we believe the contact details are no longer of use.

Job applicants

Data that you provide to us will be processed as a legitimate interest, to assess your suitability for the role and progress your application. Data we will require includes contact details, your curriculum vitae, your previous experience, education and answers to questions relevant to the role you have applied for. Our HR team and the hiring manager for the role will have access to this data.

We will also ask about equal opportunities data. We use this data to produce and monitor equal opportunities statistics for legal reasons. There is no obligation to provide this data and it will not affect your application if it is not provided. This data will not be made available to any staff outside of our HR team, including hiring managers.

We will only share your data with contracted third parties if it is necessary for the recruitment process, and will notify you at the time. We will never sell your data or use it for marketing purposes. If we need to securely process the data in another country, we will let you know before the transfer happens.

As part of your application you may be required to answer test questions via a third party survey tool (Dotmailer) and your answers will be retained within that survey and exported to a spreadsheet for comparison during the interview process. These records are retained as a legitimate interest.

If your application is not successful, unless you ask us to retain your data for other opportunities in the future, we will store your details for six months to help with any questions, before securely deleting or anonymising the data.

If your application is successful, we will need to complete employment checks for legal reasons, to verify your right to work in the country and to verify your previous employment references.

Employees

We store your employee data within our HR system (MyHR), which you can access and update as necessary. For contractual reasons, we will store details of your salary, tax, bank account and benefits. As a legitimate interest, we will store data about your performance, training, leave, absence, and disciplinary action and grievances.

Apart from data required to provide future employment references with your consent, we will delete all employee data seven years after the contract is terminated, unless there are legal reasons to retain the stored data for longer.

Protecting Personal Data

Security

Security of personal data is very important to us. Our business operates under the ISO 27001 International Security Standard. We use a wide range of organisational, technical, physical and operational controls, which are assessed for effectiveness on a regular basis.

Individual's personal data rights

We fully respect your rights to request that we:

- Allow you to opt-out of any process that you previously consented to, at any time.
- Provide a copy of data we hold on you, or to pass it to a third party on your behalf.
- Amend, delete or restrict processing of your data.
- Explain and review any automated decision making or profiling.
- Provide further information about our processing activities.

If you wish to raise a Data Subject Request or contact us about any another matter, please contact our Data Protection Officer at:

- Call us on +44 (0)20 3741 1000
- Send an email to Data.Subject.Request@acuris.com
- Send a letter to Data Protection Officer, 10, Queen St Place, London, EC4R 1BE, UK.

When we receive a request, we will try to verify your identity and the request, before responding to you within 28 days. We will retain details of your request as a legitimate interest for two years, for quality assurance purposes, to deliver on our agreement to you and to help if you have any further questions about the matter.

Please let us know if you are not happy about how we are handling your data. We will do our best to resolve the matter, but if you have further concerns it is your right to make a complaint to the UK Information Commissioner's Office at <https://www.ico.org.uk/>.

Our Privacy Notice

Our website provides links to other websites, which are beyond our control. We encourage you to read the privacy statements on the other websites you visit.

This privacy notice was drafted with brevity and clarity in mind. If you would like more details, please let us know.

We reserve the right to update our privacy notice and cookie notice at any time.

We keep our privacy notice under regular review. This notice was last updated 22 May 2018.

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 the log of a customer's login time and their IP addresses to secure our Website.

We also use "analytical" cookies. These 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 may block cookies by activating the setting on your browser that allows you to refuse the setting of all for some cookies. However, if you use your browser settings on your computer or your office network settings block and/or delete cookies (including essential cookies) you will not be able to access all or parts of our Website and we cannot guarantee your future access to the Website.

With the exception of essential cookies, all cookies will expire after the session ends.

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 but will auto-renew if you are still visiting our website..	
Browser AccessCookie	Cflux_checker	This cookie is used to maintain record for how many times cflux_loader cookie is accessed by a particular registered user or subscriber. It is set only for those people using the form. This cookie is deleted when user closes their browser.	
CodeIgniter	Ci_session	This cookie is used to store session related information which is used by CodeIgniter framework	
Google Analytics https://support.google.com/analytics/answer/6004245?hl=en	_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 visitors 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/topic/2919631?hl=en&ref_topic=1008008