

Savers Friend[®]

Savers Friend Privacy and Cookie Policy

Privacy Policy

We have a legal obligation under Data Protection legislation to ensure that all information held and processed about you complies with the principles of the legislation.

We also have responsibilities under the EU Privacy and Communications Directive to ensure you understand how our website works regarding cookies, online privacy and your browsing experience.

This Privacy and Cookie Policy details how we ensure information about you is kept secure and confidential and how we use cookies on our site.

Please read this policy carefully as once you use this site and/or any of our services or products you will be regarded as having accepted this policy. In particular, it means that you consent to cookies being used, as described below. By choosing to use the website, you are consenting to the use of cookies for these purposes.

If you do not accept this Privacy and Cookie Policy, please do not use this site.

Data Protection Legislation

The General Data Protection Regulation (GDPR), effective 25 May 2018, puts obligations on users of personal information and lays down principles for its use. One principle states that information must be processed fairly and lawfully. The revised GDPR also gives individuals (data subjects) certain rights over the use of their personal information. This means that you are entitled to know how we intend to use any information you provide. You can then decide whether you want to give it to us.

- **Data Controller**

Moneyfacts.co.uk Limited is the data controller. Our registered is Moneyfacts House, 66 – 70 Thorpe Road, Norwich NR1 1BJ. If you have any queries about this Privacy Policy, please feel free to contact us at the above address.

To make enquiries or exercise any of your rights as set out in this Privacy Policy, please contact our Compliance Officer either by writing to the above address or emailing dataprotection@moneyfacts.co.uk.

If we are requested to provide any information to assist with law enforcement enquiries, we will do so.

- **The information we hold:**

The information we hold about individuals is limited to information that such as name, postal code, email address. If you have registered with the site, we will store your password and your chosen name to be displayed on your reviews if you use the “Review” function.

For all users of the site, we will also record your device’s Internet Protocol (IP) address.

We will only use the data we hold for the purpose specified when you gave us your information, and it will not be passed to any third party, other than to fulfil your request e.g. if you are interested in an account from a product provider.

We will use your IP address to track your activity on the site automatically and record this on the Web Server. This generates an individual Identifier which contains no personal information about you and we do not append your IP address to any other personal data about yourself.

- **Lawful Basis**

Under the GDPR we can only process your personal information if there is a lawful basis for us to do so. We use either Consent or Legitimate Interests as lawful bases as follows:

- We send our weekly newsletters and offers regarding third party services based on your Consent. You will have given us your email address for this purpose. Each communication includes a link that allows you to withdraw your consent (unsubscribe) from each type of email that Moneyfacts.co.uk sends out.
- If you contact us via the Contact Us section of our website we will record your personal information for record keeping and we have a legitimate interest in doing so, such as for audit and quality control purposes.
- If you place a comment using the "Review" function, we will display your user name against your comment. This will be based on your Consent. You can choose a user name that does not reveal your identity.

We will not pass your personal information to anyone outside the Moneyfacts Group except if you have asked us to or if we are required to do so by any legal order.

We will retain your personal information for record keeping purposes but will ensure that it is not kept longer than is necessary. For example, for Contact Us enquiries we will keep your information for no longer than 2 years.

No information about you is processed outside of the EU.

We do not use any automated decision making processes.

There is no statutory or contractual obligation on you to supply any personal data to us.

- **Data Subjects Rights**

As a data subject, you have the following rights under the GDPR:

- The right to access a copy of the data we hold about you. There is no fee required for this. We are required to provide the information within one month of your request;
- The right to have your data supplied in a machine-readable format (e.g. a Microsoft Excel Spreadsheet);
- The right to withdraw any consent you have given us or object to its processing if you have grounds relating to your personal situation;
- circumstances, such as where the original purpose for the data collection is no longer relevant, where you object to the processing and we have no overriding legitimate interest in keeping it or where the data is being unlawfully processed.

- **Data Protection Regulator**

The Information Commissioner is the UK regulator for data protection issues. You have the right to complain to them about any breaches of your data protection rights.

Cookie Policy

Cookies are small text files that are placed on your computer (or other device you use to access the internet) by the websites that you visit, or companies that advertise on them. We use the term 'cookie' to refer to cookies and other types of file (including pixel tags), all of which are slightly different, but perform a similar function.

There are many different types of cookies, which differ in terms of how intrusive they are to your browsing experience. You can learn about cookies and how to control them at www.aboutcookies.org. The main types are:

- Strictly necessary cookies – These cookies are essential in order to enable you to move around the website and use its features, such as accessing secure areas of the website. Without these cookies, services you have asked for, like returning search results, cannot be provided. These are usually placed by the website you are visiting (first party cookies) and will expire when you leave that website (session cookies).

- Performance Cookies – We may use performance cookies to help us analyse the way our customers use the site, including information about your computer, your domain name, IP address, operating system, browser version, how long you stay on a page, the route you took to navigate through the pages and the website you visited prior to reaching our site. We use Google Analytics for this purpose. This includes Google Analytics Advertising Features, which provide access to aggregated demographic information about website users (such as geographic location, age profile and gender). This also helps us measure the effectiveness of our site features, offerings, advertisements, and e-mail communications (by determining which e-mails you open and act upon), and also applies to the Moneyfacts Blog website. You can opt out of Google Analytics by clicking [here](#) and downloading the app. However, this means that the your customer experience on the website may not be as relevant.
- Functionality Cookies - These cookies allow the website to remember choices you make (such as your user name, language or the region you are in) and provide enhanced, more personal features. For instance, a website may be able to provide you with local content by storing a cookie in the region in which you are currently located. These cookies can also be used to remember changes you have made to text size, fonts and other parts of web pages that you can customise. They may also be used to provide services you have asked for such as watching a video or commenting on a blog. The information these cookies collect may be anonymised and they cannot track your browsing activity on other websites. They may be session cookies, but will mainly be persistent cookies. Again they could be set by first or third parties.
- Targeting or Advertising Cookies - These cookies are used to deliver adverts more relevant to you and your interests They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign. They are usually placed by advertising networks with the website operator's permission. They remember that you have visited a website and this information is shared with other organisations such as advertisers. Quite often targeting or advertising cookies will be linked to site functionality provided by the other organisation. This type of cookie will normally be set by third parties, and will almost always be persistent. They will track you as you browse the internet.

- Savers Friend Use of Cookies

Moneyfacts.co.uk Limited respects the privacy of customers using the Savers Friend. The Savers Friend is designed to provide information and allow you to apply for different savings accounts. Moneyfacts.co.uk Limited may share aggregated activity information with advertisers, our commercial partners and other third parties (For example: we may disclose how frequently the average user visits the site). However, (unless otherwise required by law) we will not identify or disclose personal information about you.

The Savers Friend site uses cookies for the following reasons:

In some special cases we use cookies provided by trusted third parties. The following section details which third party cookies users might encounter through this site. We may use performance cookies to help us analyse the way our customers use the site, including information about their device, IP address, operating system, browser version, how long they stay on a page, the route taken to navigate through the pages and the website visited prior to reaching our site. This site uses Google Analytics which is one of the most widespread and trusted analytics solution on the web. These cookies may track things such as how long users spend on the site or pages visited which helps us to understand how we can improve the site. This also helps us measure the effectiveness of our site features, offerings, advertisements, and e-mail communications (by determining which e-mails are opened and acted upon).

1. We use strictly necessary cookies and performance cookies to help us identify when a user clicks an 'apply' button to apply or find out more about a product or service. We do this so we can show the provider how many people using Savers Friend clicked on a particular product or service to fulfil any commercial arrangement we may have in place. We use Google Analytics for this purpose. If we couldn't use this type of cookie, we would not make any money and would be unable to offer our services;
2. We send out regular information by email. These emails will contain a tracking cookie which allows us to identify whether the email has been opened. This does not include any personal information about you.

Savers Friend only uses the less intrusive strictly necessary and performance cookies, and does not use functionality or targeting/advertising cookies, which can have more impact on your online privacy.

If you do not wish to receive cookies then you can disable these within your browser (this will not normally apply to pixel tags and the other file types). The **Help** portion of the toolbar on most browsers should tell you how to prevent your browser from accepting new cookies (including those from specific websites), how to have the browser notify you when you receive a new cookie, or how to disable non-essential types of cookies. However, this may mean that not all of the functions of the Savers Friend will be available to you.

- Other sites

This Privacy and Cookie Policy applies to saversfriend.co.uk only. We do not exercise control over third party sites displayed when you have clicked through from the site e.g. via an 'apply' button. These third party sites may place their own cookies or other files on your computer, collect data or collect personal information from you. Please check their privacy policy for full details.

- Your rights

You have the right to opt-out of the use of cookies. You will need to do this at browser level, or not use our website. If you disable cookies at browser level, some functions of the site will not work correctly.

Last updated: 1 May 2018