

Savers Friend Privacy and Cookie Policy

Privacy Policy

We place paramount importance on customer service and aim to meet your expectations on every occasion. This involves us understanding and respecting your privacy online and ensuring any personal information we hold about you is accurate.

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

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. Savers Friend adopts an approach of 'implied consent' whereby you are given clear and accessible information about the cookies we use, and 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.

The Data Protection Act

Moneyfacts.co.uk Limited is the data controller. If you have any queries about this Privacy Policy, please feel free to [contact us](#).

The Data Protection Act puts obligations on users of personal information and lays down principles for its use. One principle states that information has to be processed fairly and lawfully. 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.

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 allows us to know who you are, such as name, postal address, email address, your password and your chosen name to be displayed on your reviews if you use the "Review" function.

We do not hold sensitive information, but just enough to know who you are and your registration details. We will only use this 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. for a call back from a product provider or other supplier.

If you place a comment using the "Review" function, we will display your user name against your comment. You can choose a user name that does not reveal your identity.

Cookie Policy

About Cookies

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 do 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 respects the privacy of customers using the Savers Friend. The Savers Friend is designed to provide information and allow you to apply for different products and services. We monitor usage of the site by tracking your IP Address and automatically recording your activity around the site on the Web Server. Moneyfacts.co.uk may share aggregated activity information with advertisers, our chosen third parties, sponsors 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:

1. 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 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).
2. 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;
3. 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 Savers Friend only. We do not exercise control over third party sites displayed when you have clicked through from within our charts 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.

Your rights

Under the Data Protection Act you have the right to access any information we hold about you on our records. The Act allows us to charge a fee of £10 to receive this information. If any details are inaccurate or incorrect, please let us know and we will correct it.

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.

E-mail

If you e-mail us, or give us your e-mail address, we will keep a record of it. Where you have agreed that we may, we will use your email address to send you our regular newsletter and specially selected third party offers. If you wish to unsubscribe from Savers Friend, our any of other email communications, you can use the link at the bottom of each e-mail. We will not give your e-mail address to any third parties.

Telephone calls

We may record telephone conversations to offer you additional security, resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

Last updated: June 2016