

## **Privacy Statement**

This website is used by Police Clubs Financial to inform you of the services we offer. To do this we must obtain certain information from you about your personal and financial circumstances. The information, which you give us, will then be passed by us to potential providers and researchers who will use the information and respond with the terms they have found or that they are prepared to offer. The law requires us to have your consent before we use any personal information you give us or pass it to any third parties. You must therefore agree with us that:

Any information we hold about you can be held on computer and/or paper files. Any information, which you give us, including sensitive personal data such as health and medical records, may be disclosed to selected third parties for the purposes of finding the best available product for you and processing your application. We may disclose information about you to insurance companies and other product providers, researchers and anyone whom we may use to process your application on our behalf, and fraud prevention agencies to prevent fraud; Although we will try to obtain the most competitive product for you we will not send your personal details outside the European Union, Channel Islands or the Isle of Man.

We (and any third party to whom we have passed your information with your consent) may use the information that we, or they, hold about you to contact you from time to time by post, fax, e-mail or telephone to bring to your attention additional products or services which may be of service to you. We may track the pages visited on this website to bring you such further information.

We agree that any consent given by you may be withdrawn by you at any time by contacting us in writing at Police Clubs Financial, Newforge Country Club, 18b Newforge Lane, Belfast, BT9 5NW.

You have the right, at any time, to contact us and ask for a copy of the information that we hold about you. You may be charged a fee for this.

### **General Terms**

These Terms apply to your use of our website. If you are not over 18 or not living in the United Kingdom you will not be able to use this website and you should not attempt to make an application, although subject to your acceptance of these terms you should feel free to browse. You must click the accept button at the end of these terms to signify that you agree to be bound by these terms and agree that you have read and understood them. If you do not agree to be bound by the terms set out below you should not use this website.

### **Our Liability to You**

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This website is designed to provide general information only and does not attempt to give you advice on any particular investment or to recommend any particular investment to you. If you have any doubt as to whether a particular investment is suitable for you, you should contact us for advice.

### **Our Rights**

We reserve the right to modify or withdraw, temporarily or permanently, the website or any part of it without notice to you.

We reserve the right at any time to refuse to process a transaction for any reason. We will not be liable to you or any third party by reason of failing to process a transaction.

### **Third Party Links**

In the event that there are third party links to other websites for your convenience, you acknowledge and agree that we are not responsible for the availability or functionality of such external sites. We do not endorse the contents of any external sites and are not responsible or liable, directly or indirectly, for any loss however caused to you by your use of any external site.

### **Miscellaneous**

The information on this website is for residents of the UK only.

These Terms shall be governed by and construed in accordance with English law and the English courts shall have jurisdiction over any disputes between us.