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Privacy Statement

1. This Privacy Policy

1.1 WTK Financial Services Ltd is committed to protecting your personal information and other data provided to us via this and any other web site operated by WTK Financial Services Ltd ("Web Site"). Please read this Privacy Policy carefully as it contains important information about the use of any information you provide to us via this Web Site. This Privacy Policy explains what information we collect about you, how WTK Financial Services Ltd uses your information and sets out the circumstances where it could be provided to third parties.

1.2 Because of the financial nature of WTK Financial Services Ltd business, our products and services are not designed to appeal to or to be sold to persons under the age of 18. Therefore, WTK Financial Services Ltd does not knowingly attempt to solicit or receive any information from children.

2. What information does WTK Financial Services Ltd collect and what do we do with it.

2.1 To take advantage of some of the services offered via this Web Site you may be required to log on or register with the Web Site. WTK Financial Services Ltd and any third parties who hosts or maintains this Web Site may need to collect information about you and your computer to enable you to do so. The information will be collected when you register with the Web Site or when you choose to use one of the services available via the Web Site.

2.2 WTK Financial Services Ltd may use the information which it collects to personalise your experience on the Web Site, to help you to log-in in future, to continue to use the Web Site, and to help us select services or materials for inclusion on the Web Site which may be of interest to you. WTK Financial Services Ltd may, from time to time, use your information to recommend other products or services to you. Occasionally, we may contact you by letter, telephone or e-mail to inform you about other products and services which may be of interest to you. To exercise your right to "opt out" of this service you should contact WTK Financial Services Ltd via the contact us form on this website accessible from the left hand navigator.

2.3 WTK Financial Services Ltd may use your information to notify you of news about changes to the Web Site, special events or new services that we think may interest you. If, at any time, you would rather not receive any such information, please WTK Financial Services Ltd via the Contact Us link on the left hand navigator. In these circumstances, we will need to keep your information on file so that you can continue to use the Web Site and so that we can deal with the administration and security of the Web Site, but we will not e-mail you or contact you by telephone, fax or post without your consent.

2.4 The nature of WTK Financial Services Ltd business is such that we may on occasion ask you to provide sensitive personal data as defined in the Data Protection Act 1998 (for example, questions relating to your health where that information is required in order to provide life insurance quotations). Where we do so, we will request your explicit consent to the use of such sensitive personal data. Where you consent to provide us with this information we will take appropriate measures to protect such sensitive personal data.

2.5 WTK Financial Services Ltd or third parties hosting servers on our behalf may also monitor traffic patterns and usage of the Web Site to help it to improve the Web Site design and lay out.

2.6 Please note that WTK Financial Services Ltd is not responsible for what any third party content provider or other third party offering goods and services via web sites linked to this Web Site may propose to do with information about you. So please ensure you read their terms and conditions carefully.

3. Sharing of Information with Third Parties

3.1 WTK Financial Services Ltd will not disclose your personal information to third parties other than as described in this clause (unless it is legally required to do so). We may need to pass your information to third parties who help WTK Financial Services Ltd to maintain, administer or develop the Web Site but, if so, that information is only given to those third parties for that limited purpose. In addition, we may provide aggregate statistics about our customers; sales, traffic patterns and related Web Site information to reputable third-parties, but these statistics will include no personally identifying information.

3.2 WTK Financial Services Ltd reserves the right to access and disclose personal data or information to comply with applicable laws and lawful government requests, to operate its systems properly, or to protect itself or its users.

4. Your Consent

4.1 You acknowledge and agree that:

4.2 in the course of registering or using this Web Site and any services offered via this Web Site, certain information about you will be captured electronically (including sensitive personal data where required, but this will be subject to you giving your explicit consent in such cases) or otherwise and transmitted to WTK Financial Services Ltd or and, potentially, to any third parties as set out above, or to third parties who host our web servers or assist us in maintaining this Web Site; and

4.3 WTK Financial Services Ltd may send your information outside of the European Economic Area for processing or use in accordance with this Privacy Policy.

4.4 By using this Web Site, you expressly agree to the collection and use of your information for the purposes set out in this Privacy Policy.

5. WTK Financial Services Ltd Responsibilities - How do we protect user information?

As required by the Data Protection Act 1998, WTK Financial Services Ltd follows strict security procedures in the storage and disclosure of information which you have provided via this Web Site, to prevent unauthorized access.

6. What are 'Cookies' and how does WTK Financial Services Ltd use them?

6.1 A cookie is a piece of information that is stored on your computer's hard drive by your Web browser. On visiting the Web Site, your computer server will use the cookie to guarantee a secure connection. Most browsers accept cookies automatically, but usually you can alter the settings of your browser to prevent automatic acceptance. If you choose not to receive cookies, you may not be able to use certain features of this Web Site.

6.2 We may conduct analyses of user traffic. These analyses will be performed through the use of IP addresses and cookies, which are required to ensure a secure server connection. WTK Financial Services Ltd does not use cookies to store any personal data or browsing habits.

6.3 Third parties such as advertising agencies and content providers may use cookies on this Web Site to collect personal information about you. We recommend that you read the privacy statement of any third party before using their web site. WTK Financial Services Ltd is not responsible for the use of such cookies or any other ways in which your personal data may be collected or used by such third parties.

7. Changes to Privacy Policy

WTK Financial Services Ltd reserves the right to add to or change the terms of this Privacy Policy in its sole discretion, without prior notice to you. If we change this Privacy Policy, we will post the new Privacy Policy on the Web Site, and it will become effective from the time of posting to the Web Site. Please visit this Privacy Policy on a regular basis to make sure you have read the latest version and you understand what WTK Financial Services Ltd does with your information. Wherever possible, WTK Financial Services Ltd will give you notice of any changes prior to their implementation.

8. General

This Web Site contains links to other web sites. Please be aware that WTK Financial Services Ltd cannot be held responsible for the privacy policies of such other sites. WTK Financial Services Ltd encourages its users to be aware when they leave the Web Site and to read the privacy statements of each and every web site that collects personally identifiable information. This privacy statement applies solely to information collected by this Web Site.

9. Feedback

If you have any queries or problems with regard to this Privacy Policy or the uses to which WTK Financial Services Ltd puts your information, please contact us via the 'contact us' page on this site.