



The
Retirement
Income
Specialists

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Legal and privacy policy

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Annuity Direct has provided this privacy statement to explain the collection and use of information captured on our website. Please read this Privacy Statement carefully as once you use the Annuity Direct website you will be deemed to have read and accepted this statement.

When you deal with Annuity Direct we will ask you to provide us with certain information including personal data. This information enables us to provide you with the best service we can

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5. What information we collect and how

The information that we collect via this website includes details that you submit; such as your name, company, address, e-mail and other similar information. If you give us information on behalf of another person, you confirm by doing so that they have given you permission to provide us with the information and that you have told them who we are and what we will use their data for.

6. What we do with your information

Information that we acquire from or about you will be treated as confidential and will not be disclosed, other than in the normal course of performing services on your behalf, unless your consent has been obtained, the information is required by a court of competent jurisdiction or it is already in the public domain.

It may be disclosed to regulatory bodies for the purposes of monitoring and/or to our internal group compliance function for monitoring with any regulatory rules or codes.

It will be necessary to verify who you are, through a series of questions, and that you have a right to discuss the details of a specific client, before any confidential information can be divulged.

If you are dealing with someone else’s case we will require to see your Enduring or Lasting Power of Attorney, before we can deal directly with you.

We may pass on any information you provide to us to other companies in order to advise you of products and services that you have expressed an interest in, to obtain quotations, process your application, or to obtain information that you request.

We will keep your records for indefinitely. Except for the reasons described above we will not pass the information supplied to any third parties without your consent.

7. Cookies

Certain areas on our website may require you to login using a personal username and password. Under these circumstances our website will place a “session cookie” (a small text file) on your computer’s hard drive which saves you re-keying your login information on each secure page you visit. This cookie is not used to obtain your name or any personal data.

If you prefer not to accept cookies, you can change the settings in your Internet browser to reject them or inform you before one is placed on your hard drive. However, this may result in either a lack of functionality or even being denied access to the secure areas of our website.

Further information regarding cookies, and how to disable them in your browser, can be found at the <http://www.allaboutcookies.org>

8. Your IP Address

This is your computer's individual identification number for internet connection, and is automatically logged by our web server. This is used to note your interest in our website and to measure the web traffic which the site receives.

9. Marketing

Annuity Direct may use information collected from its website to keep you informed by post, email, or other electronic means, about insurance and financial products and services which may be of interest to you. If you do not wish to receive marketing of this kind an opt-out facility is provided at the point of data collection. If you do not choose to opt-out at this time but decide to opt-out at a later stage in the future, you are able to do this by contacting us via our contact details shown below.

10. Security

You are responsible for the security of your own computer upon which you access this website. There is no guarantee that any e-mail you send will be received by us. There is no guarantee that the confidentiality of e-mails sent to us will be maintained during transmission. Any information sent by e-mail is done so at your own risk and you should therefore carefully consider its sensitivity before transmitting it. If you have any doubts, you may wish to write to or telephone us instead.

11. Your rights

At any time you can ask us to update or remove your personal information by e-mail or by writing to our Compliance Manager at:

admin@annuitydirect.co.uk

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You also have the right to request a copy of all the personal information we hold about you. There may be a small charge for this.

We will take all reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you.

12. Other websites and information security

This Privacy Policy covers all websites operated by Annuity Direct. You should be aware that communications over the internet, such as e-mails, are not secure unless they have been encrypted. Your communications may route through a number of countries before being delivered - this is the nature of the internet. We cannot accept responsibility for any unauthorised access or loss of personal information that is beyond our control.