

# Data Protection & Privacy Statement

The "Data Controller" for the purposes of the Data Protection Act 1998 ("DPA") is Tuto Money Limited, Camrascan House, Isis Way, Minerva Business Park, Lynch Wood, Peterborough, PE2 6QR and the "Data Processor" for the purposes of the Data Protection Act 1998 ("DPA") is Policy Library, United Business Centres, Ancells Road, Fleet, GU51 2UZ. The information you provide as part on any enquiry is subject to the Data Protection Act 1998 (the "Act").

## Information collected

We collect, use and store the following data from you:

- Information that you provide by filling in forms on our site. This includes information provided at the time of registration or at the time of posting material or requesting further services.
- Information about your computer including, where available, your IP address, operating system and browser type.
- Information about your internet usage obtained using a cookie file that is stored on the hard drive of your computer.

## Uses made of the information

We use information held about you in the following ways:

- To ensure that content from our website is presented in the most effective manner for you and for your computer.
- To provide you with information and services that you have requested from us.
- To allow you to participate in interactive features of our service where you have chosen to do so.
- To help us understand what services and information you are most interested in.
- To notify you about changes to our service.

In accordance with the Data Protection Act 1998, Policy Library does not pass on any of your personal information to third parties except where this is necessary in relation to performance of the contract and/or scope of our service, product providers, the Financial Conduct Authority or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

You may also refuse to accept cookies by de-activating the "remember me on this computer" at the bottom of the relevant pages or the setting on your browser, which allows you to refuse the setting of cookies.

For more information on our Cookies policy please refer to our Website Terms & Conditions

## **Accessing and updating your information**

The Act gives you various rights including the right to access information held about you and the right to be forgotten, in certain permitted circumstances. Your right to access can be exercised in accordance with the Act. You may request a copy of the information that we have about you at any time by contacting [compliance@policylibrary.co.uk](mailto:compliance@policylibrary.co.uk) or writing to The Compliance Manager, Policy Library, United Business Centres, Ancells Road, Fleet, GU51 2UZ. We will reply to your request within one month of the date of receipt and will not normally levy a charge for doing so unless we deem it absolutely necessary. In such a situation you will be notified of our reasons why we will be levying a charge, the amount of the charge and when we will be able to respond with the requested information.

## **Security Information**

We store personal information on secure servers with access limited to authorised personnel. We will not release personal details to third parties, unless required to do so by law or to meet regulatory or statutory requirements, and we may request proof of identity before we will release the information to you.

Questions about this privacy policy can be addressed to [compliance@policylibrary.co.uk](mailto:compliance@policylibrary.co.uk)

## **Data Protection Statement**

The information you have provided is subject to the data protection act 1998 (the "Act").

By reading and accepting this document you consent to us or any company associated with us, processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management, in line with the scope of our service and permitted business. Associated companies include, for the avoidance of doubt, Tuto Money Limited and any member of its group and/or companies, persons or entities of any nature whatsoever with which it is associated or allied from time to time.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, if this is necessary in relation to performance of the contract and/or scope of our service, product providers, the Financial Conduct Authority or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

"Processing" also includes contacting you for the purposes of providing advice, administration and management, in line with the scope of our service and permitted business by telephone, text/SMS, email and post. If you do not wish us to contact you by any of these means, subject to this not compromising the scope of our service, please contact The Compliance Manager, Policy Library, United Business Centres, Ancells Road, Fleet, GU51 2UZ, who can also be contacted at 0330 043 2482 or via email at [compliance@policylibrary.co.uk](mailto:compliance@policylibrary.co.uk).

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for legitimate purposes. Every reasonable step will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

## Your rights

You are entitled to have access to your personal and sensitive personal data held by us. These 'Individuals' rights' extend to the right to be informed, the right of access, the right of rectification, the right of erasure, the right to restrict processing, the right of data portability, the right to object and the right not to be subject to automated decision-making, including profiling. If you require access to your data, we will not normally charge a fee for responding to your request and all requested information, including confirmation that your request has been actioned if applicable, will be furnished within one month of us receiving your written request.

In certain exceptional situations we may not be able to adhere to your request to amend or delete your personal data, particularly if this information is material in relation to the performance of the contract and/or scope of our service. In such situations we will notify you in writing to explain our reasons. Equally we reserve the right to make a charge for any information requests that we consider to be manifestly unfounded or excessive and we will notify you in writing of the applicable charge and anticipated timescales for us to respond therein.

All requests in relation to your personal and sensitive data should be made to The Compliance Manager, Policy Library, United Business Centres, Ancells Road, Fleet, GU51 2UZ, who can also be contacted at 0330 043 2482 or via email at [compliance@policylibrary.co.uk](mailto:compliance@policylibrary.co.uk).

If you think there is a problem with the way that your data is being processed and held or if you are unhappy in any way with how we have handled any request to access your personal and sensitive data you have the right to complain to the Information Commissioners Office. They can be contacted via their helpline on 0303 123 1113. More information is available via the ICO website at <https://ico.org.uk/global/contact-us/>.

We also may from time to time use [Facebook Advertising](#), [Facebook Pixel Re-Marketing](#), and communications. We do this to understand and deliver ads and make them more relevant to you.

Cookies also enable us to learn whether someone who saw an ad on Facebook later visited our website. The ultimate control of the dissemination of information gathered through Facebook Advertising, Facebook Pixel Re-Marketing, and communications resides entirely with Facebook. You can opt-out of Facebook's use of cookies and Facebook Pixel Re-Marketing through [settings on your Facebook Account](#).