

PRIVACY POLICY

Churchwood Financial Limited trading as Churchwood Finance.

Churchwood Financial (Management) Limited trading as Kingsgate Insolvency

Campbell Wallace Fraser Limited

Loans 4 Sure Limited

are all part of the Churchwood Finance Group.

This Privacy Policy explains how we use the personal information we collect about you.

The information we collect about you

We hold information which we collect

- directly from you when you apply for, or enquire about, our services.
- as a result of providing our services to you
- from third parties e.g. companies to which you have applied for other products and services.
- We may also obtain information from other organisations such as credit reference agencies and fraud prevention agencies.

We may record and monitor calls to help us to improve our services.

How we use your information

The information we hold on you will be used, for example,

- to identify if we, or a selected third party, can offer an appropriate product or service to you.
- to provide the product or service to you,
- to administer the products or services we provide to you
- to contact you for marketing purposes (see **Marketing** below)

Sharing your information

We may share your information with other parties, for example,

- with other companies with which we are associated (including Group companies) in order to identify and offer appropriate products or services.
- to the extent required or permitted by law, court order or a request by other government or law enforcement authority.
- with any company or other entity to whom we transfer or subcontract any or all of our obligations.

Information may be transferred to third parties which may be located outside the European Economic Area. We will ensure that the information which is transferred is protected to the level of the standards which apply under the Data Protection Act 1998.

Marketing

If you agree, we may

- contact you about our products and services and those of other selected third parties.
- share your information with selected third parties and they may contact you directly to provide you with details of their products and services.

Contact may be made by phone, automated calling, email, text or post.

You have a right to stop us from contacting you for marketing purposes and from sharing your information within our group and with third parties. If you no longer wish to receive marketing please write to the Data Protection Manager at the address below.

Your rights

You have a right to request a copy of the personal information we hold relating to you. You may request a copy by contacting Data Protection Manager. We will charge the statutory fee of £10 for access.

You may ask us to correct or remove information which is inaccurate.

The use of cookies

A cookie is a small amount of data, which often includes an anonymous unique identifier that is sent to your browser from a website's computer and stored on your computer's hard drive. Each website can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a web site to access the cookies it has already sent to you, not the cookies sent to you by other sites.

Other Use of Cookies

This website may use cookies to track individual users around our site and to recognise them should they visit this site more than once. This does not track or record personal information that could be used to identify you. We use this information for analytical purposes only. Most browsers can be set not to accept cookies within their privacy settings.

Log Files

Like Cookies, log files allow us to record usage of this site. We use this information for analytical purposes as understanding patterns of user behaviour helps us improve our website. Log files do not contain personal information and they are not used to identify individual patterns of use of the site.

For further information visit www.allaboutcookies.org

Changes to this Privacy Policy

This Policy is kept under regular review and may be updated from time to time. The Policy was last updated on 28th February 2011.

Other websites

This website may contain links to other websites. This Privacy Policy only applies to this website. If you link to other sites, please read their Privacy Policies.

How to contact us

You may contact us by

- emailing enquiries@churchwoodfinancial.co.uk
- writing to Churchwood Financial Limited, National House, Wellington Road North, Stockport, Cheshire SK4 1HW