A. Introduction

- 1. The privacy of our website visitors is very important to us, and we are committed to safeguarding it. This policy explains what we will do with your personal information.
- 2. We do not use cookies to gather information on our website.

B. Collecting personal information

The following types of personal information may be collected, stored, and used:

- 1. information about your computer including your IP address, geographical location, browser type and version, and operating system;
- 2. information about your visits to and use of this website including the referral source, length of visit, page views, and website navigation paths;
- 3. information, such as your email address, that you enter when you register with our website;
- 4. information, such as your name and email address, that you enter in order to set up subscriptions to our emails and/or newsletters;
- 5. information that you enter while using the services on our website;
- 6. information that is generated while using our website, including when, how often, and under what circumstances you use it;
- 7. information that you post to our website with the intention of publishing it on the internet, which includes your username, profile pictures, and the content of your posts;
- 8. information contained in any communications that you send to us by email or through our website, including its communication content and metadata;
- 9. any other personal information that you send to us.

Before you disclose to us the personal information of another person, you must obtain that person's consent to both the disclosure and the processing of that personal information in accordance with this policy

C. Using your personal information

Personal information submitted to us through our website will be used for the purposes specified in this policy or on the relevant pages of the website. We may use your personal information for the following:

- 1. administering our website and business;
- 2. personalizing our website for you;
- 3. sending you goods purchased through our website;
- 4. supplying services purchased through our website;
- 5. sending statements, invoices, and payment reminders to you, and collecting payments from you;
- 6. sending you email notifications that you have specifically requested;
- 7. sending you our email newsletter, if you have requested it (you can inform us at any time if you no longer require the newsletter);
- 8. keeping our website secure and prevent fraud;

9. verifying compliance with the terms and conditions governing the use of our website (including monitoring private messages sent through our website private messaging service); and

If you submit personal information for publication on our website, we will publish and otherwise use that information in accordance with the license you grant to us.

We will not, without your express consent, supply your personal information to any third party for their or any other third party's direct marketing.

D. Disclosing personal information

We may disclose your personal information to any of our employees, officers, insurers, professional advisers, agents, suppliers, or subcontractors as reasonably necessary for the purposes set out in this policy.

We may disclose your personal information to any member of our group of companies (this means our subsidiaries, our ultimate holding company and all its subsidiaries) as reasonably necessary for the purposes set out in this policy.

We may disclose your personal information:

- 1. to the extent that we are required to do so by law;
- 2. in connection with any ongoing or prospective legal proceedings;
- 3. in order to establish, exercise, or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk);
- 4. to any person who we reasonably believe may apply to a court or other competent authority for disclosure of that personal information where, in our reasonable opinion, such court or authority would be reasonably likely to order disclosure of that personal information.

Except as provided in this policy, we will not provide your personal information to third parties.

E. International data transfers

- 1. Information that we collect may be stored, processed in, and transferred between any of the countries in which we operate in order to enable us to use the information in accordance with this policy.
- 2. Personal information that you publish on our website or submit for publication on our website may be available, via the internet, around the world. We cannot prevent the use or misuse of such information by others.
- 3. You expressly agree to the transfers of personal information described in this Section F.

F. Retaining personal information

1. This Section F sets out our data retention policies and procedure, which are designed to help ensure that we comply with our legal obligations regarding the retention and deletion of personal information.

- 2. Personal information that we process for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes.
- 3. Notwithstanding the other provisions of this Section F, we will retain documents (including electronic documents) containing personal data:
 - a. to the extent that we are required to do so by law;
 - b. if we believe that the documents may be relevant to any ongoing or prospective legal proceedings; and
 - c. in order to establish, exercise, or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk).

G. Security of your personal information

- 1. We will take reasonable technical and organizational precautions to prevent the loss, misuse, or alteration of your personal information.
- 2. We will store all the personal information you provide on our secure (password- and firewall-protected) servers.
- 3. All electronic financial transactions entered into through our website will be protected by encryption technology.
- 4. You acknowledge that the transmission of information over the internet is inherently insecure, and we cannot guarantee the security of data sent over the internet.
- 5. You are responsible for keeping the password you use for accessing our website confidential; we will not ask you for your password (except when you log in to our website).

H. Amendments

We may update this policy from time to time by publishing a new version on our website. You should check this page occasionally to ensure you understand any changes to this policy. We may notify you of changes to this policy by email or through the private messaging system on our website.

You may instruct us at any time not to process your personal information for marketing purposes.

In practice, you will usually either expressly agree in advance to our use of your personal information for marketing purposes, or we will provide you with an opportunity to opt out of the use of your personal information for marketing purposes.

I. Third party websites

Our website includes hyperlinks to, and details of, third party websites. We have no control over, and are not responsible for, the privacy policies and practices of third parties.

J. Updating information

Please let us know if the personal information that we hold about you needs to be corrected or updated.