

Your privacy is important to us. This statement outlines our policy on how we manage the personal information we hold about our customers, shareholders and others.

It is our policy to respect the confidentiality of information and the privacy of individuals. We are bound by the Data Protection Principles contained in the Data Protection Act 1998.

Our Privacy Policy Statement will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment. Any information we hold will be governed by our most current Privacy Policy Statement.

WHY DO WE COLLECT PERSONAL INFORMATION?

Our business is to meet our customers' needs for a range of financial services. To do this effectively, we need to collect certain personal information.

WHAT KIND OF PERSONAL INFORMATION DO WE ASK FOR?

The type of personal information we may collect can include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, trading statements, tax and financial statements and employment details.

We obtain most of the information directly from our customers through application or other forms, and from maintaining records of information provided in the course of ongoing customer service. We may also obtain information from other sources.

We may ask for other information voluntarily from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our customers or potential customers.

If you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

HOW DO WE USE THIS INFORMATION AND WHO MAY WE DISCLOSE IT TO?

While we may send you marketing material from time to time that we think will be useful to you, we are conscious of the need to respect your privacy.

Unless you are informed otherwise, the personal information we hold is used for establishing and managing your account, reviewing your ongoing needs, enhancing customer service and products and giving you ongoing information or opportunities that we believe may be relevant to you.

Depending on the product or service concerned and particular restrictions on sensitive information, this means that personal information may be disclosed to:

- other companies within the IG group who provide financial and other services
- service providers and specialist advisers who have been contracted to provide us with administrative, financial, insurance, research or other services
- introducing brokers with whom we have a mutual relationship (any of whom may be within or outside the European Economic Area)
- credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law
- credit reporting or reference agencies
- anyone authorised by an individual, as specified by that individual or the contract

Generally, we require that organisations outside the IG group of companies who handle or obtain personal information as service providers acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the Data Protection Principles and this policy. Third party service providers may keep a record of any searches performed on our behalf and may use the search details to assist other companies in performing their searches. Please note that third parties are not covered by our privacy policy and are not subject to our privacy standards and procedures.

MANAGEMENT OF PERSONAL INFORMATION

We train our employees who handle personal information to respect the confidentiality of customer information and the privacy of individuals. We regard breaches of your privacy very seriously and will impose appropriate penalties, including dismissal.

We have an appointed Privacy Officer to ensure that our management of personal information is in accordance with this statement and the Privacy Act.

HOW DO WE STORE PERSONAL INFORMATION?

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a combination of secure computer storage facilities and paper-based files and other records, and take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.

We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

HOW DO WE KEEP PERSONAL INFORMATION ACCURATE AND UP-TO-DATE?

We endeavour to ensure that the personal information we hold is accurate and up-to-date. We realise that this information changes frequently with changes of address and other personal circumstances. We can generally update your customer information over the telephone.

YOU HAVE THE RIGHT TO CHECK WHAT PERSONAL INFORMATION ABOUT YOU IS HELD BY US

Under the Data Protection Act, you have the right to obtain a copy of any personal information which we hold about you and to advise us of any perceived inaccuracy. The Act does set out some exceptions to this.

To make a request, please write to us, verifying your identity and specifying what information you require.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. We will acknowledge your request and respond to it within 40 days of receipt of your application and any applicable fee.

WHAT IF YOU HAVE A COMPLAINT?

If you consider that any action of ours breaches this Privacy Policy Statement or the Data Protection Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly. To make a complaint, please telephone us on 020 7573 0052.

If you are not satisfied with our response to your complaint, you can telephone the Information Commissioner's information and enquiries line on 01625 545 745.

HOW TO CONTACT US

If you want to:

- make a general enquiry about our privacy policy
- change your personal information
- access your personal information

phone us on 020 7573 0055 or write to us at:

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Registered in England and Wales under No. 01190902.

PRIVACY: WEB SUPPLEMENT

This statement outlines some privacy issues specific to this website.

We may collect personal information you enter when using our website.

WHAT IS A COOKIE AND HOW DO WE USE COOKIES?

Cookies are small pieces of text stored on your computer to help us determine the type of browser and settings you are using, where you have been on the website, when you return to the website, where you came from, and to ensure your information is secure. The purpose of this information is to provide you with a more relevant and effective experience on this website, including presenting web pages according to your needs or preferences.

We may also use independent external service providers to track the traffic and usage on the website.

Cookies are frequently used on many websites on the internet and you can choose if and how a cookie will be accepted by changing your preferences and options in your browser. You may not be able to access some parts of this site if you choose to disable the cookie acceptance in your browser, particularly the secure parts of the website. We therefore recommend you enable cookie acceptance to benefit from all the services on the website.

TECHNOLOGY IMPROVEMENTS

We are constantly striving to improve functionality on this site through technology changes. This may mean a change to the way in which personal information is collected or used. The impact of any technology changes which may affect your privacy, will be notified in this Supplement at the time of the change.

LINKS TO THIRD PARTY WEBSITES

This website may have links to external third party websites that may benefit the user. Please note, however, that third party websites are not covered by our privacy policy and these sites are not subject to our privacy standards and procedures.