**Privacy Policy**

This Privacy Policy sets out how we, Oscar Windebank, collect, store and use information about you when you use or interact with our website, <https://www.oscarwindebank.co.uk> (our **website**) and where we otherwise obtain or collect information about you. This Privacy Policy is effective from 2023.

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**Summary**

This section summarises how we obtain, store and use information about you. It is intended to provide a very general overview only. **It is not complete in and of itself and it must be read in conjunction with the corresponding full sections of this Privacy Policy.**

* **Data controller**: Odran Healy
* **How we collect or obtain information about you**:
	+ when you provide it to us
	+ from your use of our website, using cookies and
	+ from third parties.
* **Information we collect**: name, contact details, payment information e.g. your credit or debit card details, IP address, information from cookies, information about your computer or device (e.g. device and browser type), information about how you use our website (e.g. which pages you have viewed, the time when you view them and what you clicked on,
* **How we use your information**: for administrative and business purposes (particularly to contact you, to improve our business and website, to fulfil our contractual obligations, to advertise our goods and services, to analyse your use of our website.
* **Disclosure of your information to third parties:** only to the extent necessary to our service providers, to fulfil any contracts we enter into with you, where required by law or to enforce our legal rights
* **Do we sell your information to third parties (other than in the course of a business sale or purchase or similar event)**: NO
* **How long we retain your information**: for no longer than necessary, taking into account any legal obligations we have (e.g. to maintain records for tax purposes), any other legal basis we have for using your information (e.g. your consent, performance of a contract with you or our legitimate interests as a business) For specific retention periods in relation to certain information which we collect from you, please see the main section below entitled How long we retain your information.
* **How we secure your information**: using appropriate technical and organisational measures such as storing your information on secure servers, encrypting transfers of data to or from our servers using Secure Sockets Layer (SSL) technology, only granting access to your information where necessary.
* **Use of cookies** we use cookies and similar information-gathering technologies such as web beacons For more information, please visit our cookies policy.
* **Transfers of your information outside the European Economic Area**: we will only transfer your information outside the European Economic Area if we are required to do so by law.Where we do so, we will ensure appropriate safeguards are in place.
* **Use of automated decision making and profiling**: we do not use automated decision making or profiling.
* **Your rights in relation to your information**
	+ to access your information and to receive information about its use
	+ to have your information corrected and/or completed
	+ to have your information deleted
	+ to restrict the use of your information
	+ to receive your information in a portable format
	+ to object to the use of your information
	+ to withdraw your consent to the use of your information
	+ to complain to a supervisory authority
* **Sensitive personal information**: we do not knowingly or intentionally collect what is commonly referred to as ‘sensitive personal information’. Please do not submit sensitive personal information about you to us. For more information, please see the main section below entitled Sensitive Personal Information.

**Our Details**

The data controller in respect of our website is *Odran Healy, Oscar Windebank* .You can contact the data controller by sending an email to Enquiries@oscarwindebank.co.uk

If you have any questions about this Privacy Policy, please contact the data controller.

**Information we collect when you visit our website**

We collect and use information from website visitors in accordance with this section and the section entitled Disclosure and additional uses of your information.

**Web server log information**

We use a third party server to host our website WIX, the privacy policy of which is available here: *https://www.wix.com/about/privacy*

Our website server automatically logs the IP address you use to access our website as well as other information about your visit such as the pages accessed, information requested, the date and time of the request, the source of your access to our website (e.g. the website or URL (link) which referred you to our website), and your browser version and operating system

Our server is located in the United States of America.

**Use of website server log information for IT security purposes**

Our third party hosting provider collect(s) and store(s) server logs to ensure network and IT security and so that the server and website remain uncompromised. This includes analysing log files to help identify and prevent unauthorised access to our network, the distribution of malicious code, denial of services attacks and other cyber attacks, by detecting unusual or suspicious activity.

Unless we are investigating suspicious or potential criminal activity, we do not make, nor do we allow our hosting provider to make, any attempt to identify you from the information collected via server logs.

Use of website server log information to analyse website use and improve our website

We use the information collected by our website server logs to analyse how our website users interact with our website and its features. For example, we analyse the number of visits and unique visitors we receive, the time and date of the visit, the location of the visit and the operating system and browser used and insert any additional information collected by your website server log files.

We use the information gathered from the analysis of this information to improve our website. For example, we use the information gathered to change the information, content and structure of our website and individual pages based according to what users are engaging most with and the duration of time spent on particular pages on our website.

**Cookies and similar technologies**

Cookies are data files which are sent from a website to a browser to record information about users for various purposes.

We use cookies and similar technologies on our website. For further information on how we use cookies, please see our cookies policy.

You can reject some or all of the cookies we use on or via our website by changing your browser settings but doing so can impair your ability to use our website or some or all of its features. For further information about cookies, including how to change your browser settings, please visit [www.allaboutcookies.org](http://www.allaboutcookies.org) or see our cookies policy.

**Information we collect when you contact us**

We collect and use information from individuals who contact us in accordance with this section and the section entitled Disclosure and additional uses of your information.

**Email**

When you send an email to the email address displayed on our website, we collect your email address and any other information you provide in that email (such as your name, telephone number and the information contained in any signature block in your email).

Transfer and storage of your information

Emails you send us will be stored outside of the European Economic Area on our host servers in the United States. For further information please see the section of this privacy policy entitled Transfers of your information outside the European Economic Area.

**Contact form**

When you contact us using our contact form, we collect your IP address. We also collect any other information you provide to us when you complete the contact form.

If you do not provide the mandatory information required by our contact form, you will not be able to submit the contact form and we will not receive your enquiry.

If you do not supply the optional information required by our contact form (such as phone number) we will not be able to respond to your enquiry by phone.

Transfer and storage of your information

Messages you send us via our contact form will be stored within our servers in the United States.

**Phone**

When you contact us by phone, we collect your phone number and any information provide to us during your conversation with us.

We do not record phone calls.

Transfer and storage of your information

Information about your call, such as your phone number and the date and time of your call, is processed by our third-party telephone service providerwhich is located the United Kingdom.

Information about your phone call will be stored by our third-party telephone service provider within the European Economic Area.

**Post**

If you contact us by post, we will collect any information you provide to us in any postal communications you send us.

**Information we collect when you interact with our website**

We collect and use information from individuals who interact with particular features of our website in accordance with this section and the section entitled Disclosure and additional uses of your information.

**E-Newsletter**

When you sign up for our e-newsletter on our website or opt to receive news, offers and promotions from us by submitting your email address and name and clicking subscribe we collect name and email address

**Information collected or obtained from third parties**

This section sets out how we obtain or collect information about you from third parties.

**Information received from third parties**

Generally, we do receive information about you from third parties. The third parties from which we receive information about you will generally include Veriphy; Companies House; Experian.

It is also possible that third parties with whom we have had no prior contact may provide us with information about you.

Information we obtain from third parties will generally be your name and contact details but will include any additional information about you which they provide to us.

**Where we receive information about you in error**

If we receive information about you from a third party in error and/or we do not have a legal basis for processing that information, we will delete your information.

**Information obtained by us from third parties**

In certain circumstances (for example, to verify the information we hold about you or obtain missing information we require to provide you with a service) we will obtain information about you from certain publicly accessible sources, both EU and non-EU, such as the electoral register, Companies House, online customer databases, business directories, media publications, social media, and websites (including your own website if you have one) and anti-money laundering and credit control agencies.

**Disclosure and additional uses of your information**

This section sets out the circumstances in which will disclose information about you to third parties and any additional purposes for which we use your information.

**Disclosure of your information to service providers**

We use a number of third parties to provide us with services which are necessary to run our business or to assist us with running our business and who process your information for us on our behalf.

Our third party service providers are located in the United Kingdom*.*

Your information will be shared with these service providers where necessary to provide you with the service you have requested, whether that is accessing our website or ordering goods and services from us.

We do not display the identities of all of our service providers publicly by name for security and competitive reasons. If you would like further information about the identities of our service providers, however, please contact us directly by email and we will provide you with such information where you have a legitimate reason for requesting it (where we have shared your information with such service providers, for example).

**Disclosure of your information to other third parties**

We disclose your information to other third parties in specific circumstances, as set out below.

Providing information to third parties such as *Google Inc.* Google collects information through our use of Google Analytics on our website. Google uses this information, including IP addresses and information from cookies, for a number of purposes, such as improving its Google Analytics service. Information is shared with Google on an aggregated and anonymised basis. To find out more about what information Google collects, how it uses this information and how to control the information sent to Google, please see the following page: <https://www.google.com/policies/privacy/partners/>

You can opt out of Google Analytics by installing the browser plugin here: <https://tools.google.com/dlpage/gaoptout>

Transfer and storage of your information

Information collected by Google Analytics is stored outside the European Economic Area on Google’s servers in the United States of America.

For further information about the safeguards used when your information is transferred outside the European Economic Area, see the section of this privacy policy below entitled Transfers of your information outside the European Economic Area.

Sharing your information with third parties, which are either related to or associated with the running of our business, where it is necessary for us to do so. These third parties include our accountants, advisors, affiliates, business partners, independent contractors, and insurers, and *insert any additional specific categories of individuals or entities with whom or which you share an individual’s personal data for managing your business*. Further information on each of these third parties is set out below.

*Advisors*

Occasionally, we obtain advice from advisors, such as accountants, financial advisors, lawyers and public relations professionals and *insert any additional advisors you may share an individual’s information with*. We will share your information with these third parties only where it is necessary to enable these third parties to be able to provide us with the relevant advice.

*Business partners*

Business partners are businesses we work with which provide goods and services which are complementary to our own or which allow us to provide goods or services which we could not provide on our own. We share information with our business partners where you have requested services which they provide whether independently from, or in connection with or own services.

*Independent contractors*

Occasionally, we use independent contractors in our business. Your information will be shared with independent contractors only where it is necessary for them to perform the function we have hired them perform in relation to our business.

*Insurers*

We will share your information with our insurers where it is necessary to do so, for example in relation to a claim or potential claim we receive or make or under our general disclosure obligations under our insurance contract with them.

Sharing your information within our business’ group of companies, including *insert details of other entities in your corporate group with whom you share personal information* for internal administrative purposes, including client, customer and employee information.[[1]](#footnote-1)

We do not display the identities of all of the other third parties we may share information with by name for security and competitive reasons. If you would like further information about the identities of such third parties, however, please contact us directly via our contact form or by email and we will provide you with such information where you have a legitimate reason for requesting it (where we have shared your information with such third parties, for example).

Sharing your information with a prospective or actual purchaser or seller in the context of a business or asset sale or acquisition by us, a merger or similar business combination event, whether actual or potential.

**Disclosure and use of your information for legal reasons**

Indicating possible criminal acts or threats to public security to a competent authority

If we suspect that criminal or potential criminal conduct has been occurred, we will in certain circumstances need to contact an appropriate authority, such as the police. This could be the case, for instance, if we suspect that a fraud or a cyber crime has been committed or if we receive threats or malicious communications towards us or third parties.

We will generally only need to process your information for this purpose if you were involved or affected by such an incident in some way.

In connection with the enforcement or potential enforcement our legal rights

We will use your information in connection with the enforcement or potential enforcement of our legal rights, including, for example, sharing information with debt collection agencies if you do not pay amounts owed to us when you are contractually obliged to do so. Our legal rights may be contractual (where we have entered into a contract with you) or non-contractual (such as legal rights that we have under copyright law or tort law).

In connection with a legal or potential legal dispute or proceedings

We may need to use your information if we are involved in a dispute with you or a third party for example, either to resolve the dispute or as part of any mediation, arbitration or court resolution or similar process.

For ongoing compliance with laws, regulations and other legal requirements

We will use and process your information in order to comply with legal obligations to which we are subject. For example, we may need to disclose your information pursuant to a court order or subpoena if we receive one or to the National Crime Agency in connection with suspected or potential money laundering matters

**How long we retain your information**

This section sets out how long we retain your information. We have set out specific retention periods where possible. Where that has not been possible, we have set out the criteria we use to determine the retention period.

**Retention periods**

Server log information: we retain information on our server logs for 12 months.

Correspondence and enquiries: when you make an enquiry or correspond with us for any reason, whether by email or via our contact form or by phone, we will retain your information for as long as it takes to respond to and resolve your enquiry, and for 12 further month(s), after which point we will delete your information.

E-Newsletter: we retain the information you used to sign up for our e-newsletter for as long as you remain subscribed (i.e. you do not unsubscribe) or if we decide to cancel our e-newsletter service, whichever comes earlier.

**Criteria for determining retention periods**

In any other circumstances, we will retain your information for no longer than necessary, taking into account the following:

* the purpose(s) and use of your information both now and in the future (such as whether it is necessary to continue to store that information in order to continue to perform our obligations under a contract with you or to contact you in the future);
* whether we have any legal obligation to continue to process your information (such as any record-keeping obligations imposed by relevant law or regulation);
* whether we have any legal basis to continue to process your information (such as your consent);
* how valuable your information is (both now and in the future);
* any relevant agreed industry practices on how long information should be retained;
* the levels of risk, cost and liability involved with us continuing to hold the information;
* how hard it is to ensure that the information can be kept up to date and accurate; and
* any relevant surrounding circumstances (such as the nature and status of our relationship with you).

**How we secure your information**

We take appropriate technical and organisational measures to secure your information and to protect it against unauthorised or unlawful use and accidental loss or destruction, including:

* only sharing and providing access to your information to the minimum extent necessary, subject to confidentiality restrictions where appropriate, and on an anonymised basis wherever possible;
* using secure servers to store your information;
* verifying the identity of any individual who requests access to information prior to granting them access to information;

**Transmission of information to us by email**

Transmission of information over the internet is not entirely secure, and if you submit any information to us over the internet (whether by email, via our website or any other means), you do so entirely at your own risk.

We cannot be responsible for any costs, expenses, loss of profits, harm to reputation, damages, liabilities or any other form of loss or damage suffered by you as a result of your decision to transmit information to us by such means.

**Transfers of your information outside the European Economic Area**

Other than to comply with any legal obligations to which we are subject (compliance with a court order, for example), we do not intend to transfer your information outside the EEA or to an international organisation. In the unlikely event that we are required to transfer your information outside the EEA (or to an international organisation) for such a purpose, we will ensure appropriate safeguards and protections are in place.

**Server log information**

Information collected when you visit our website is transferred outside of the EEA and stored on the servers of our third party hosting company, *Wix*.

Country of storage: *United States.* This country is not subject to an adequacy decision by the European Commission.

Safeguard(s) used: ourthird party email provider *which stores information submitted by your contact form* has self-certified its compliance with the EU-U.S. Privacy Shield.

**Contact form**

Information you submit to us via our contact form is transferred outside the EEA and stored on our third party email provider’s servers. Our *email provider)* is *Wix*.

Country of storage: *United States.* This country is not subject to an adequacy decision by the European Commission.

Safeguard(s) used: ourthird party email provider *which stores information submitted by your contact form* has self-certified its compliance with the EU-U.S. Privacy Shield.

**Email**

Information you submit to us by email is transferred outside the EEA and stored on our third party email provider’s servers. Our third party email provider is: *Wix*.

Country of storage: *United States.* This country is not subject to an adequacy decision by the European Commission.

Safeguard(s) used: ourthird party email provider *which stores information submitted by your contact form* has self-certified its compliance with the EU-U.S. Privacy Shield.

**E-Newsletter**

Information you submit to us when you sign up for our e-newsletter is transferred outside the EEA and stored on Wix

Country of storage: *United States.* This country is not subject to an adequacy decision by the European Commission.

Safeguard(s) used: ourthird party email provider *which stores information submitted by your contact form* has self-certified its compliance with the EU-U.S. Privacy Shield.

**Google Analytics**

Information collected by Google Analytics (your IP address and actions you take in relation to our website) is transferred outside the EEA and stored on Google’s servers. You can access Google’s privacy policy here: <https://www.google.com/policies/privacy/>

Country of storage: United States of America. This country is not subject to an adequacy decision by the European Commission.

Safeguard(s) used: Google has self-certified its compliance with the EU-U.S. Privacy Shield which is available here: <https://www.privacyshield.gov/welcome>. The EU-U.S. Privacy Shield is an approved certification mechanism under Article 42 of the General Data Protection Regulation, which is permitted under Article 46(2)(f) of the General Data Protection Regulation. You can access the European Commission decision on the adequacy of the EU-U.S. Privacy Shield here: <http://ec.europa.eu/justice/data-protection/international-transfers/adequacy/index_en.htm>

**Your rights in relation to your information**

Subject to certain limitations on certain rights, you have the following rights in relation to your information, which you can exercise by sending an email to Enquiries@oscarwindebank.co.uk

* **to request access to your information** and information related to our use and processing of your information;
* **to request the correction or deletion** of your information;
* **to request that we restrict our use** of your information;
* **to receive information which you have provided to us in a structured, commonly used and machine-readable format** (e.g. a CSV file) and the right to have that information transferred to another data controller (including a third party data controller);
* **to object to the processing of your information for certain purposes** (for further information, see the section below entitled Your right to object to the processing of your information for certain purposes); and
* **to withdraw your consent to our use of your information** at any time where we rely on your consent to use or process that information. Please note that if you withdraw your consent, this will not affect the lawfulness of our use and processing of your information on the basis of your consent before the point in time when you withdraw your consent.

In accordance with Article 77 of the General Data Protection Regulation, you also have the right to lodge a complaint with a supervisory authority.

For the purposes of the UK, the supervisory authority is the Information Commissioner’s Office (ICO), the contact details of which are available here: <https://ico.org.uk/global/contact-us/>

Further information on your rights in relation to your personal data as an individual

The above rights are provided in summary form only and certain limitations apply to many of these rights. For further information about your rights in relation to your information, including any limitations which apply, please visit the following pages on the ICO’s website:

* <https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/individual-rights/>; and
* <https://ico.org.uk/for-the-public/is-my-information-being-handled-correctly/>

You can also find out further information about your rights, as well as information on any limitations which apply to those rights, by reading the underlying legislation contained in Articles 12 to 22 and 34 of the General Data Protection Regulation, which is available here: <http://ec.europa.eu/justice/data-protection/reform/files/regulation_oj_en.pdf>

Verifying your identity where you request access to your information

Where you request access to your information, we are required by law to use all reasonable measures to verify your identity before doing so.

These measures are designed to protect your information and to reduce the risk of identity fraud, identity theft or general unauthorised access to your information.

*How we verify your identity*

Where we possess appropriate information about you on file, we will attempt to verify your identity using that information.

If it is not possible to identity you from such information, or if we have insufficient information about you, we may require original or certified copies of certain documentation in order to be able to verify your identity before we are able to provide you with access to your information.

We will be able to confirm the precise information we require to verify your identity in your specific circumstances if and when you make such a request.

**Your right to object to the processing of your information for certain purposes**

You have the following rights in relation to your information, which you may exercise in the same way as you may exercise by sending an email to Enquiries@oscarwindebank.co.uk

* to object to us using or processing your information where we use or process it in order to **carry out a task in the public interest** **or for our legitimate interests**, including ‘profiling’ (i.e. analysing or predicting your behaviour based on your information) based on any of these purposes; and
* to object to us using or processing your information for **direct marketing purposes** (including any profiling we engage in that is related to such direct marketing).

You may also exercise your right to object to us using or processing your information for direct marketing purposes by:

* **clicking the unsubscribe link** contained at the bottom of any marketing email we send to you and following the instructions which appear in your browser following your clicking on that link;
* or **sending an email** to Enquiries@oscarwindebank.co.uk asking that we stop sending you marketing communications or by including the words “OPT OUT”.

For more information on how to object to our use of information collected from cookies and similar technologies, please see the section entitled How to accept or reject cookies in our cookies policy.

**Sensitive Personal Information**

‘Sensitive personal information’ is information about an individual that reveals their racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, genetic information, biometric information for the purpose of uniquely identifying an individual, information concerning health or information concerning a natural person’s sex life or sexual orientation.

We do not knowingly or intentionally collect sensitive personal information from individuals, and you must not submit sensitive personal information to us.

If, however, you inadvertently or intentionally transmit sensitive personal information to us, you will be considered to have explicitly consented to us processing that sensitive personal information under Article 9(2)(a) of the General Data Protection Regulation. We will use and process your sensitive personal information for the purposes of deleting it.

**Changes to our Privacy Policy**

We update and amend our Privacy Policy from time to time.

Minor changes to our Privacy Policy

Where we make minor changes to our Privacy Policy, we will update our Privacy Policy with a new effective date stated at the beginning of it. Our processing of your information will be governed by the practices set out in that new version of the Privacy Policy from its effective date onwards.

Major changes to our Privacy Policy or the purposes for which we process your information

Where we make major changes to our Privacy Policy or intend to use your information for a new purpose or a different purpose than the purposes for which we originally collected it, we will notify you by email (where possible) or by posting a notice on our website.

We will provide you with the information about the change in question and the purpose and any other relevant information before we use your information for that new purpose.

Wherever required, we will obtain your prior consent before using your information for a purpose that is different from the purposes for which we originally collected it.

**California Do Not Track Disclosures**

“Do Not Track” is a privacy preference that users can set in their web browsers. When a user turns on a Do Not Track signal in their browser, the browser sends a message to websites requesting that they do not track the user. For information about Do Not Track, please visit [www.allaboutdnt.org](http://www.allaboutdnt.org)

At this time, we do not respond to Do Not Track browser settings or signals. In addition, we use other technology that is standard to the internet, such as pixel tags, web beacons, and other similar technologies, to track visitors to the website. Those tools may be used by us and by third parties to collect information about you and your internet activity, even if you have turned on the Do Not Track signal. For information on how to opt out from tracking technologies used on our website, see our cookies policy which is available here: insert link to cookies policy.

1. This provision covers a situation where your business is comprised of multiple companies within a corporate group. You should specify the details of other entities in the corporate group with whom you will share personal data. If your business is a single company or other legal entity, or are a sole trader, this provision should be deleted. [↑](#footnote-ref-1)