

Privacy Policy

Ask Inclusive Finance Limited ("We" or "Us") is committed to protecting and respecting your privacy.

This policy (together with our [Website Terms of Use](#), Terms and Conditions and any other documents referred to in them) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting www.askif.co.uk ("our site") or accessing the services of AskIf through the website of any third-party link, you are accepting and consenting to the practices described in this policy.

For the purpose of the Data Protection Act 1998 (the "Act"), the data controller is Ask Inclusive Finance Limited of Fryern House, 125 Winchester Road, Chandler's Ford, Hampshire, England, SO53 2DR.

INFORMATION WE COLLECT FROM YOU

We will collect and process the following data about you:

- **Information you give us.** This is information about you that you give us by filling in forms on our site or by corresponding with us by phone, e-mail, live chat or otherwise. It includes information you provide when you register with us and when you report a problem with our site. The information you give us may include your name, date of birth, address, e-mail address, phone number, passport or other identity information, employment history and financial information.
- **Information we and Google Analytics collect about you.** With regard to each of your visits to our site we will automatically collect the following information:
 - technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions and operating system and platform;
 - information about your visit, including the HTTP request, clickstream to, through and from our site (including date and time), page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs) and methods used to browse away from the page;
 - any phone number used to call our customer service number.
- We use Google Analytics, a web analysis service of Google Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. In case of activation of the IP anonymization, Google will truncate/anonymize the last octet of the IP address for Member States of the European Union as well as for other parties to the Agreement on the European Economic Area. Only in exceptional cases, the full IP address is sent to and shortened by Google servers in the USA. On behalf of the website provider Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage to the website provider. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser. However, please note that if you do this, you may not be able to use the full functionality of the website.

Furthermore, you can prevent Google's collection and use of data (cookies and IP address) by downloading and installing the browser plug-in available under [Add-On](#).

- Further information concerning the Google Analytics terms and conditions of use and data privacy can be found at [Terms](#) or at [Policies](#). Google Analytics code is supplemented by "anonymizelp" to ensure an anonymized collection of IP addresses (so called IP-masking).
- **Information we receive from other sources.** We work closely with third parties (including, for example, finance providers, advertising networks, analytics providers, search information providers and credit reference agencies). Any information we receive from these organisations will be treated by us in the same way as information you have provided directly to us.

COOKIES

Our website uses cookies to distinguish you from other users of our website. For detailed information on the purposes for which we use cookies, please see our [Cookie Policy](#).

USES MADE OF INFORMATION

We use information held about you in the following ways:

- to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information and services that you request from us;
- for fraud and anti-money laundering prevention and investigation;
- to provide you, or permit selected third parties to provide you, with information about goods or services you have requested from us or which we feel may interest you;
- to notify you about changes to our service;
- to improve content from our site so it is presented in an effective manner for you and for your computer;
- to administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- to allow you to participate in interactive features of our service, when you choose to do so;
- as part of our efforts to keep our site safe and secure; and
- to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you.

DISCLOSURE OF YOUR INFORMATION

You agree that we have the right to share your personal information with:

- any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006;
- finance providers and loan capital funders in order to provide you with the information and services that you request from us; and
- selected third parties including:

- credit reference agencies for the purpose of assessing your credit score;
- business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you; and
- analytics and search engine providers that assist us in the improvement and optimisation of our site;
- industry stakeholders, including government agencies such as British Business Bank, and other third-party stakeholders to whom industry-wide aggregated data is of value to understand market trends and to assess whether existing government and other measures are resulting in the desired availability of financial services to certain customer groups and whether new measures or changes to existing measures might be required.

We may disclose your personal information to third parties:

- in the event that we sell or buy any business or assets, in which case we will disclose your personal data to the prospective seller or buyer of such business or assets;
- if we or substantially all of our assets are acquired by a third party, in which case personal data held by it about its customers may be one of the transferred assets; and
- if we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our Terms of Website Use, Terms and Conditions and other agreements; or to protect the rights, property, or safety of us, our customers or others. This includes exchanging information with other companies and organisations for the purposes of fraud and anti-money laundering prevention and investigation and credit risk reduction.

HOW DO WE SECURE YOUR INFORMATION

We take all steps reasonably necessary to ensure that your data is treated securely and in accordance with industry standard security and encryption features and this Privacy Policy.

Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

YOUR RIGHTS

You have the right to ask us not to process your personal data for marketing purposes. You can exercise the right at any time by contacting us at info@askif.co.uk.

Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

ACCESS TO INFORMATION

The Act gives you the right to access information held about you. Your right of access can be exercised in accordance with the Act. Any access request will be subject to a fee of £10 to meet our costs in providing you with details of the information we hold about you.

CHANGES TO OUR PRIVACY POLICY

Any changes we make to our Privacy Policy in the future will be posted on this page and, where appropriate, notified to you by e-mail or appropriate means specified by regulators. Please check back frequently to see any updates or changes to our Privacy Policy.

CONTACT

Questions, comments and requests regarding this Privacy Policy are welcomed and should be addressed to info@askif.co.uk or 020 3176 7633.

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