

Privacy Policy



Who are we?

We are UK Experts Online which is a website trading name of Citrus Ornge Media (company number 11376763). UK Online Experts complies with the Data Protection Act, the General Data Protection Regulation (as of 25 May 2018) and are registered as a Data Controller with the Information Commissioner's Office.

If you have any queries about this Privacy Policy or any requests concerning your Personal Data, please write to our address below or email us at:

Data Protection Officer:

info@citrusornge.com

Citrus Ornge Media Ltd

Hove Town Hall, Tisbury Rd,

Hove BN3 3BQ,

Definitions

All definitions are to be expressed in the language of the Data Protection Act 2018 and the General Data Protection Regulation 2018. Items below are defined in a listed order, for further information on established definitions please don't hesitate to contact us at info@ukexpertsonline.co.uk

Introduction

The new EU General Data Protection Regulation (GDPR) came into force on 25 May 2018 (including in the UK regardless of its decision to leave the EU) and has impacted every organisation, which holds or processes personal data. It introduced new responsibilities, including the need to demonstrate compliance, more stringent enforcement and substantially increased penalties than the current Data Protection Act (DPA), which it will supersede.

UK Experts Online is committed to high standards of information security, privacy and transparency. We place a high priority on protecting and managing data in accordance with accepted standards including ISO 27001 and PCI-DSS. The company complied

with applicable GDPR regulations when they took effect in 2018, including as a data processor, while also working closely with our customers and partners to meet contractual obligations for our procedures, products and services. Our team of experienced digital specialists will also help to support customers in meeting their obligations through the provision of expert services and value-adding solutions.

For further information on definition and the language of the GDPR please have a quick look at the Information Commissioner's Office website by following this link.

Personal Data we collect

UK Experts Online collects data to operate effectively and provide you the best experiences with our services. Depending on our services, the data we collect will include the following:

Name and contact data: first and last name, email address, postal address, phone number, and other similar contact data.

Demographic data: your age, gender, and country.

The Personal Data we collect to provide our services and enhance your experience (your "Personal Data") is used in accordance with the terms of this privacy policy and related policies (marketing policy, cookie policy) and data protection regulations including the GDPR.

For the use of our price comparison service, we might ask you Sensitive Personal Data when it is needed to provide you with the most accurate quotes from our partners. For this purpose, your explicit consent will be required each time such data is collected and processed in accordance with this policy.

Why we collect and use your Personal Data

UK Experts Online collects and uses your personal details to allow us to provide the service, which you are seeking, and to enable us to ensure that our services are as personalised and accurate as possible. Personal Data is required for us to be able to generate accurate quotes for the products that you require; as such your information is processed under the General Data Protection Regulation wherein it is necessary to fulfil the contract formed between UK Experts Online and yourself.

Your Personal Data is also used, with your explicit consent, for direct marketing activities.

How we collect your Personal Data

We collect your information purely through your input, by this we mean that we do not gather Personal Data through the use of cookies, although they are employed for other reasons beyond Personal Data analytics, and instead rely on individual input, be it by filling out an online webform.

We obtain your information from you through our websites, or through channels or applications operated by us.

Who we share your Personal Data with

By using our website, and completing an enquiry form, you will be requested to give your consent to UK Online Experts partner:

Pension Works is authorised and regulated by the Financial Conduct Authority (FCA) number 739922

Pension Works Limited, Booths Park 5, Chelford Road, Knutsford, Cheshire, WA16 8GS.

Pension Works Limited. ISO 9001 Certification Number 212103.

Who will be contacting you by phone, e-mail or otherwise to inform you about products and services that may be of interest to you, this consent is to be formed through an explicit means on the quote submitted to UK Online Experts, or its partners.

If you provide your consent for this purpose, UK Online Experts will share your Personal Data with third party email service suppliers to send our customers emails.

If you do not wish to be contacted either party in future, please email us at info@ukexpertsonline.co.uk we will then cease to contact you via email to offer products and services.

How do I unsubscribe?

You may unsubscribe at any time by emailing us at info@ukexpertsonline.co.uk, requesting that your email address is removed.

How we protect your Personal Data

Protecting your information is one of our top priorities, we use a world leading hosting service, which hold all of your data, and host our web services in London. Any individual with access to your data goes through a rigorous reference and disbaring services check, and no hard copies of Personal Data are created at any point. All data transfer is secured using modern encryption technologies.

UK Experts Online is exclusively a Data Controller with respect to all Personal Data entered into our websites directly. In the event that this information is used by a consumer to form a contract or acquire a service from a party through our services it is often the case that UK Online Experts will be a Data Controller and maintain a Joint-Controller relationship with this third party, with each entity controlling the Personal Data collected, and UK Experts Online acting as a Data Processor with respect to the copy provided to the third party. This information is only copied and provided to such a third party in order for a consumer to form

contract for services with the third party, and only when explicit consent to do so has been provided by the consumer.

Frequently a consumer may be forwarded to an application hosted directly by the party operating the service applied for, in these instances UK Experts Online is to be a Data Processor, and any data provided to UK Experts Online from this party will only be used for the purposes explicitly stated at the time of application for their service.

Your rights to your Personal Data

You have the right to know what Personal Data we hold about you, to whom it has been disclosed, to correct any information which may be incorrect, and the right to be forgotten, you are under no contractual obligation to complete any service application on any UK Experts Online website.

Please write to the address above, confirming that you are making a request for your Personal Data under the General Data Protection Regulation, or simply email info@ukexpertsonline.co.uk.

UK Experts Online must comply with requests for access to Personal Data as quickly as possible, but within 30 days. Please understand that this request is regularly formed at no cost to yourself; however, should there be multiple requests UK Experts Online Ltd may charge a reasonable fee. You also acknowledge that UK Experts Online Ltd retains the right to refuse such a request as dictated solely within the body of the General Data Protection Regulation for legal or regulatory reasons. This data will be erased or delivered to you as per your request, and to the minimum standard dictated by law, a copy of the Data Subject Access Request will be stored in a register, and held for a minimum of 6 years from the date on which the request is submitted, you may also object to the processing of Personal Data on a number of

We are required to restrict the processing of Personal Data in the following circumstances:

Where an individual contests the accuracy of the Personal Data, UK Experts Online must restrict the processing until UK Experts Online have verified the accuracy of the Personal Data.

Where an individual has objected to the processing (where it was necessary for the performance of a public interest task or purpose of legitimate interests), and UK Experts Online are considering whether UK Experts Online's legitimate grounds override those of the individual.

When processing is unlawful, and the individual opposes erasure and requests restriction instead.

If we no longer need the Personal Data but the individual requires the data to establish, exercise or defend a legal claim.

You have the right to ask us not to process your Personal Data for marketing purposes. You can exercise your right to prevent such processing by checking

or unchecking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us at info@ukexpertsonline.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.

You do have the right to object to our processing your Personal Data including where we have legitimate interests or where we use your information to carry out profiling to our customer demographics and market research.

You have the right to raise a formal complaint with the Information Commissioner's Office, details on how to do so are found on the ICO website, you can reach them by following this link.

Tracking Data Policy

We obtain non-personal data by using cookies and other similar technologies. These technologies help us analyse web traffic and lets us know when you visit a particular web page.

We only use cookies and similar technologies for:

- Remembering your preferences and storing your settings
- Performing statistical analysis
- Analysing our website performance

Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us. We know that people have concerns about cookies, but we believe that the benefit we both gain from their proper use is worthwhile. You may change your web browser settings to notify you of cookie placement requests or decline cookies by default.

For more information about how we use cookies, please read our cookie policy.

Changes to the Policy

We may need to amend this Privacy Policy from time to time. Any such amendment will take effect as soon as it is posted on the website. You are therefore encouraged to familiarise yourself with the Privacy Policy on a regular basis.

