

Privacy Policy

Privacy Policy

1. Who We Are and About this Privacy and Cookies Policy

This document sets out the Privacy and Cookies Policy for MDX Solutions and any of its trading names ('we', 'us', 'our') in relation to the provision of all our consumer services and our website

Searchmycredit.co.uk

These include any services that you enrol in or otherwise subscribe to and your correspondence with us from time to time in relation to these, whether this be:

- online through our service specific and other company websites;
- via the telephone when you call our customer service teams;
- when you subscribe or communicate with us in writing by email or post;
- when we co-ordinate with other institutions in order to provide the relevant services to you (for example insurance underwriters, credit card providers and your bank).

This document explains how we use and process your personal information (meaning any information about you which is personally identifiable or can be related back to you like your name, date of birth, credit or debit card numbers, address, telephone number, email address, preferences, service selections and queries and is generally referred to throughout this policy as 'your information').

2. How We Collect and Use Your Personal Information

2.1 General

When you subscribe to any of our services and/or communicate with us about these, you may be asked to provide your information in order to:

- authenticate your identity;
- register you to receive the relevant services including co-ordinating with other partners in order to do so and to provide such services;
- provide you with marketing materials, but only where you have provided your consent to this (see below for details);
- process any query or complaint;
- respond to a survey or update your information.

By providing such personal information, you fully understand and consent to the collection and processing of such information.

We may record or monitor calls made by you to our customer service desks for quality assurance and training purposes. However, we will always inform you if such recording or monitoring is taking place.

2.2 Information Sharing, Marketing and Disclosure

We may co-ordinate with third parties in the provision of your selected services to you (for example your bank, insurance underwriters and providers of credit or credit information). From time to time we may ask your card issuer to update us with any changes to the information they have provided to us, for example, by providing us with any updated or new card numbers or expiry dates.

With your consent, we would like to send you marketing information about our own products and services by post, telephone, email and SMS. If you do not want to be contacted in this way, please do not tick the relevant boxes at the end of the application form. You have the right at any time to stop us from contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please email customerservice@searchmycredit.co.uk. With your express consent we may also pass your personal data onto third parties for marketing purposes, including marketing by email, SMS and telephone.

The following sectors are the industry types you can expect to receive information, services and special offers from if you decide to opt in to receiving future marketing from ourselves and our specially selected third party partners: consumer credit providers (lenders and brokers), and insurance companies (home, car, etc).

Such consents relate to:

- communications with you from time to time by email and (where you provide us with those details either via the website(s) or elsewhere) by mobile (using SMS or, if your mobile device permits, EMS or MMS messages or similar technologies) and occasionally by post, with information, offers and other material.
- making your information available from time to time with your consent to trusted partners and third parties, for them to communicate with you about their products and services as per above. We may also use your information to conduct market research, for example to ask you to participate in a survey about topical issues, conducted by us or trusted partners or third parties. We will always try to tell you before you participate in the survey how any information you provide in the survey will be used.

Sometimes we may enable third parties acting on our behalf to analyse your information, in a non-personal identifying form, (generally in the form of statistics), so that we can identify trends about usage of our website(s) or services and improve them.

We may disclose your information to the marketing partner that provided you with details of our offer to enable them to track the offer that you accepted from us. Data shared with the marketing partner may include name, mailing address and/or the status of your membership.

We may also request non-personally identifiable information from you, such as annual income, buying preferences, or your age, also known as demographic and profile data, though you are not obliged to provide this information to us.

We may use this data to improve and enhance your experience on our websites. We may also share this information with others, such as advertisers interested in advertising on our websites, in aggregate, anonymous form, which means that the shared information will not contain nor be

linked to any personally identifiable information about you or any other and will not constitute personal data as defined under the Data Protection Act 1998. Additionally we may be required to access and disclose your information in order to comply with applicable laws, to comply with lawful requests from governments, law enforcement agencies or parties whose request we reasonably consider to be justified in connection with any allegations by any party about your abuse of our services, to operate our systems properly or to protect ourselves or our users.

3. Automatic Information

Please note that this section is only relevant in relation to information that we may collect and process in connection with your use of our websites.

3.1 Cookies

Cookies and Logfiles

This section of our Privacy and Cookies Policy sets out how we use cookies and similar technologies ('cookies') on and in connection with this site. Cookies are text files containing small amounts of information which are downloaded by your internet browser and stored on your PC or other device when you visit a website.

How we use information we collect through Cookies We store information that we collect through cookies, log files, clear gifs, and/or third party sources to create a summary of your preferences. We tie your personally identifiable information, and/or your membership usage history in order to provide tailored promotions and marketing offers, to improve the content of the site for you and/or to determine your We may match information collected from you through different means or at different times, including, for example, information collected online and offline, and use such information along with information obtained from other sources, including third parties. To do this, it is often necessary to share this information with carefully selected vendors and business partners we work with, such as companies that perform marketing services and other business operations for us.

More information about cookies

We use session and persistent cookies on this site. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of You can remove persistent cookies and reject persistent and session cookies by following the directions provided in your Internet browser's 'help' file or by visiting www.allaboutcookies.org. If you reject persistent or session cookies, you may still use our site, but you may not be able to access all the site's functionality.

How we use cookies

We use cookies to:

- (a) remember choices you have made and personalise your use of the site. This includes cookies that: store your password(s) for and keep you logged into this site so that you don't have to enter passwords more than once per visit; and o remember and recognise you on subsequent visits to this site,

- (b) identify how you use this site, including tracking how you use the site, such as information on where you came from, what content you viewed on the site, and the duration of your visit; and
- (c) deliver content and advertising more relevant to you and your interests. This allows us to serve you more relevant content and advertising when you use our products and services and not to serve you content or offers you may already have opted-out of. This includes cookies used by advertising networks, which may be subject to a separate privacy policy on how the advertising network uses information they collect. Please see the How we use third party cookies for advertising and re-targeting purposes below for further information.

We link the information we obtain from or store in cookies to any Personal Information that we gather about our members (see How we use information we collect through Cookies above). How we use third-party cookies for advertising and re-targeting purposes We may also use cookies to enable the use of advertising technology to serve you advertisements that we feel may be relevant to you when you visit search engines, our site and/or third party sites upon which we advertise.

This technology uses information about your previous visits to our site and the third party sites upon which we advertise to tailor advertising to you. In the course of serving these advertisements, a unique third-party cookie may be placed or recognised on your browser to enable us to recognise you.

This site also uses Google Analytics, a web analytics service provided by Google, Inc. ('Google'). Google Analytics uses cookies to help analyse how visitors use the site. Information about your use of this site (including your IP address) will be transmitted to and stored by Google on servers in the US, and Google will use this information to evaluate your use of the site, compile reports on website activity for us, and provide other services relating to website activity and internet usage, but will not associate your IP address with any other data held by Google. For more information on the use of Google Analytics, including how to opt out, visit <http://www.google.co.uk/intl/en/analytics/privacyoverview.html>.

Web Beacons

We use web beacons, provided by our ad serving partner, to help manage our online advertising. These web beacons allow us and/or our ad serving partner to access individual cookies when a browser visits this site. This allows us to identify which advertisements or listings served by our ad serving partner bring users to our website.

Web beacons are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We link the information gathered by clear gifs to the Personal Information we gather about our members (see How we use information we collect through Cookies above).

Logfiles

Like many websites, we gather certain information relating to website use automatically and store it in log files. This information includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp and clickstream data. We use this information, which does not by itself identify individual users, to analyse trends,

to administer the site, to track users' movements around the site and to gather demographic information about our user base as a whole. After collection, during our processing of the data, we link this automatically-collected data to the Personal Information that we hold. Third party websites using cookies

Our websites may contain links to third party websites some of which may also use cookies. This Privacy and Cookies Policy does not cover third party websites which will be subject to their own privacy and cookies policies. We do not have access to or control over cookies or other features used by such sites. Please contact them directly for more information about their privacy practices.

4. Unsubscribing/Amending Your Information

You can update and correct your information held by us by sending an email to customerservice@searchmycredit.co.uk or writing to 20-22 Wenlock Road, London, N1 7GU or by calling 02035985198.

You can remove your information from our marketing database entirely by emailing, writing or calling us using the contact details above, specifying your name, the email or other address/ telephone number you used to register with us and, if referring to a web registration, your user name in the email.

If you only want to remove your information from marketing communications in relation to a specific service simply email, write to us or call us using the above contact details with the information above and the name of the service. Alternatively, whenever we contact you, (for example to send you an email newsletter which you have requested) you will always find an email or other address at the bottom of the email, which you can use to tell us if you no longer wish to receive the newsletter or other communication in question.

We respect your privacy and will implement your preferences as soon as reasonably practicable after you notify us that you do not wish to receive all or specific forms of marketing material.

5. Security

Securing your personal and non-personal information is very important to us. All customer databases are held in a secure environment and (except for law enforcement authorities in limited circumstances and regulatory authorities); only those employees or other persons who need access to your information in order to perform their duties are allowed such access. Any of these employees or persons who violate our privacy and/or security policies may be subject to disciplinary action, including possible termination and civil and/or criminal prosecution.

Where you are using our websites, we attempt to provide for the secure transmission of your information from your computer to our servers by utilising encryption software. However, due to the inherent open nature of the Internet, we cannot guarantee that communications between you and us, will be free from unauthorised access by third parties, such as hackers.

We may record or monitor calls made by you to our customer service desks for quality assurance and training purposes. However, we will always inform you if such recording or monitoring is taking place. Our websites utilise Standard SSL encryption on pages where secure information is

transmitted over the Internet. We also use VeriSign as our Certificate of Authority. If you would like more information on our VeriSign Certificate, click on the seal below.

8. Other Sites

Our web sites may contain links to other websites. Other websites may also reference or link to our websites. We are not responsible for their privacy practices or the content of such other

9. Your Acceptance of this Policy

In providing personal information to us or using our web sites you signify your assent to our Privacy and Cookies Policy. If you do not agree to this policy, please do not use our websites or provide your data to us. This Privacy and Cookies Policy supersedes all privacy policies and other similar standards previously issued by us. Since the privacy standards set forth herein are subject to updates and other changes from time to time, please note that this Privacy and Cookies Policy is subject to change at any time. In the event of any such changes, we will notify all of our members and other customers of such changes in the manner to the extent required by law. Your continued use of our site and services following the posting of changes to these terms means you accept these changes.

10. "Right to access your data

You have the right to access information held about you by making a Subject Access Request (SAR). Any access request may be subject to a fee of £10 to meet our costs in providing you with details of the information we hold about you. If you wish to make such a request please contact us using the contact details set out on the contact us page of this website.

11. Callcredit Privacy Policy

[The Privacy Policy can be read in full here](#)

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