

Privacy Statement

1. This Privacy Policy

1.1 The Mortgage and Protection Adviser ("MPA") referred to in the Contact section of this Website, is committed to protecting your personal information and other data provided to the MPA via this and any other MPA website ("Website"). Please read this Privacy Policy carefully as it contains important information about the use of any information you provide to the MPA via this Website. This Privacy Policy explains what information the MPA collects about you, and how the MPA collects and uses your information, including setting out the circumstances where the MPA could provide it to third parties.

1.2 Because of the financial nature of the MPA's business, MPA's products and services are not designed to appeal to or to be sold to persons under the age of 18. Therefore, MPA does not knowingly attempt to solicit or receive any information from children.

2. Your data and security

You voluntarily choose to provide your personal details via this website. Personal information will be treated as confidential by us and held in accordance with the Data Protection Act 1998. You agree that such personal information may be used to provide you with details or services in writing or by telephone.

Email communications are not secure and for this reason Bluechip Financial Limited cannot guarantee the security of the email, its contents or that it remains virus free once sent.

3. What information the MPA collects and what does the MPA do with it

3.1 To take advantage of some of the services offered via this Website you may be required to log on or register with the Website. The MPA and any third parties who hosts or maintains this Website may need to collect information about you and your computer to enable you to do so. The information will be collected when you register with the Website or when you choose to use one of the services available via the Website.

3.2 The MPA may use the information which it collects to personalise your experience on the Website, to help you to log-in in future, to continue to use the Website, and to help the MPA select services or materials for inclusion on the Website which may be of interest to you. The MPA may, from time to time, use your information to recommend other products or services to you. Occasionally, the MPA may contact you by letter, telephone or e-mail to inform you about other products and services which may be of interest to you. To exercise your right to "opt out" of this service you should contact the MPA via the link shown below.

3.3 The MPA may use your information to notify you of news about the MPA, changes to the Website, special events or new services that the MPA thinks may interest you. If, at any time, you would rather not receive any such information, please either tick any relevant "opt-out" box on the page where you are asked to give your information or you may contact the MPA via the link shown below. In these circumstances, the MPA will need to keep your information on file so that you can continue to use the Website and so that the MPA can deal with the administration and security of the Website, but the MPA will not e-mail you or contact you by telephone, fax or post without your consent.

3.4 The nature of the MPA's business is such that the MPA may on occasion ask you to provide sensitive personal data as defined in the Data Protection Act 1998 (for example, questions relating to your health where that information is required in order to provide life insurance quotations). Where the MPA does so, the MPA will request your explicit consent to the use of such sensitive personal data. Where you consent to provide the MPA with this information the MPA will take appropriate measures to protect such sensitive personal data.

3.5 The MPA or third parties hosting servers on the MPA's behalf may also monitor traffic patterns and usage of the Website to help it to improve the Website design and lay out.

3.6 Please note that the MPA is not responsible for what any third party content provider or other third party offering goods and services via websites linked to this Website may propose to do with information about you. So please ensure you read their terms and conditions carefully.

4. Sharing of Information with Third Parties

4.1 The MPA will not disclose your personal information to third parties other than as described in this clause (unless it is legally required to do so). The MPA may need to pass your information to third parties who help the MPA to maintain, administer or develop the Website but, if so, that information is only given to those third parties for that limited purpose. In addition, the MPA may provide aggregate statistics about its customers, sales, traffic patterns and related Website information to reputable third-parties, but these statistics will include no personally identifying information.

4.2 The MPA reserves the right to access and disclose personal data or information to comply with applicable laws and lawful government requests, to operate its systems properly, or to protect itself or its users.

5. Your Consent

5.1 You acknowledge and agree that: 4.1.1 in the course of registering or using this Website and any services offered via this Website, certain information about you will be captured electronically (including sensitive personal data where required, but this will be subject to you giving your explicit consent in such cases) or otherwise and transmitted to the MPA or and, potentially, to any third parties as set out above, or to third parties who host the MPA's web servers or assist the MPA in maintaining this Website; and

5.1.2 The MPA may send your information outside of the European Economic Area for processing or use in accordance with this Privacy Policy.

5.2 By using this Website, you expressly agree to the collection and use of your information for the purposes set out in this Privacy Policy.

6. Contests and Competitions

From time-to-time the MPA may request information from users for the purposes of running contests or competitions. Participation in these contests or competitions is completely voluntary and the user therefore has a choice regarding whether or not to disclose this information.

7. MPA's Responsibilities - How does the MPA protect user information?

As required by the Data Protection Act 1998, the MPA follows strict security procedures in the storage and disclosure of information which you have provided via this Website, to prevent unauthorised access.

8. What are 'Cookies' and how does the MPA use them?

8.1 A cookie is a piece of information that is stored on your computer's hard drive by your Web browser. On visiting the Website, your computer server will use the cookie to guarantee a secure connection. Most browsers accept cookies automatically, but usually you can alter the settings of your browser to prevent automatic acceptance. If you choose not to receive cookies, you may not be able to use certain features of this Website.

8.2 The MPA may conduct analyses of user traffic. These analyses will be performed through the use of IP addresses and cookies which are required to ensure a secure server connection. The MPA does not use cookies to store any personal data or browsing habits.

8.3 Third parties such as advertising agencies and content providers may use cookies on this Website to collect personal information about you. The MPA recommends that you read the privacy statement of any third party before using their website. The MPA is not responsible for the use of such cookies or any other ways in which your personal data may be collected or used by such third parties.

9. Changes to Privacy Policy

The MPA reserves the right to add to or change the terms of this Privacy Policy in its sole discretion, without prior notice to you. If the MPA changes this Privacy Policy, the MPA will post the new Privacy Policy on the Website, and it will become effective from the time of posting to the Website. Please visit this Privacy Policy on a regular basis to make sure you have read the latest version and you understand what the MPA does with your information. Wherever possible, the MPA will give you notice of any changes prior to their implementation.

10. General

This Website contains links to other websites. Please be aware that the MPA cannot be held responsible for the privacy policies of such other sites. The MPA encourages its users to be aware when they leave the Website and to read the privacy statements of each and every website that collects personally identifiable information. This privacy statement applies solely to information collected by this Website.

11. Feedback

If you have any queries or problems with regard to this Privacy Policy or the uses to which the MPA puts your information, please contact the MPA via the link shown below. [Click Here](#) to contact us if you have a question about our terms or policy.