

# Erfolgssparen.com – Privacy Policy

**Your privacy and security is of utmost importance to us. We are absolutely committed to protecting your privacy. Our policy can be summarised in one sentence: we will not share your information with others without your prior consent.**

The Benefit Media Ltd. ("the Publisher", "we", "our", "us") complies with the principles of the Data Protection Act 1998 and the Privacy and Electronic Communications (EC Directive) Regulations 2003.

## 1. Protecting your privacy

The Publisher is committed to protecting your privacy. From time to time, you will be asked to submit personal information about yourself (name, e-mail address, etc.) in order to receive or use services on the website. Such services include newsletters, contributions, memberships, forums, competitions, draws, live chats and message boards. By entering your details in the fields requested, you enable the Publisher, its agents and its service providers to provide you with the services you select. Whenever you provide such personal information, we will treat that information in accordance with this policy. When using your personal information the Publisher will act in accordance with current legislation. All e-mail correspondence includes instructions on how to unsubscribe from the free service to which you have subscribed. This notice and policy do not apply to companies that the Publisher does not own and / or control.

## 2. Use of data

The Publisher will use your personal details and information it obtains from other sources to provide you with its services, information or goods, for administration and customer services, for credit scoring, for market research, for marketing, to profile your purchasing preferences and to ensure that the content, services and advertising that it offers are tailored to your needs and interests. We may keep your personal information for a reasonable period for these purposes or as long it is otherwise required by applicable law. The Publisher may need to share your information with its service providers, with its agents and with other companies within the Benefit Media Ltd. for these purposes. By returning or submitting a form with your personal information to us, you consent to our processing your personal data for the above purposes. The Publisher may disclose personal data in order to comply with a legal or regulatory obligation. Also, if you post or send offensive, inappropriate or objectionable content anywhere on or to the Publisher or otherwise engage in any disruptive behaviour on the website, the Publisher can use whatever information that is available to it about you to stop such behaviour. This may involve informing relevant third parties such as law enforcement agencies about the content and your behaviour.

## 3. Security

The Publisher offers the use of a secure server when you place chargeable orders. SSL encrypts your information before it is sent to us. The Publisher also takes appropriate measures to ensure that the information disclosed is kept secure and up to date and kept only for so long as is necessary for the purposes for which it is used.

## 4. Cookies

Cookies are small pieces of information that a website might store on your computer or other access device. They allow websites to remember who you are. Typically your browser will store each cookie as a small text file. A cookie will always contain the domain name of the originating website. For security, only the originating website has permission to read the cookie.

Many websites do this whenever a user visits their website in order to track online traffic flows. Cookies record information about your online preferences. Users have the opportunity to set their own computers to accept all cookies, to notify them when a cookie is issued, or not to receive cookies at any time. The last of these, of course, means that certain personalised services of the website cannot then be provided to that user. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences. If you have set your computer to reject cookies you can still browse the website anonymously

until such time as you wish to register for special services.

## **5. Use of cookies**

Cookies allow the Publisher to see how the Website is being used. This information forms the basis of future development work, and so enables the Publisher to continually improve its Website to best suit its users.

When you log in to the Website the Publisher will set a cookie containing a randomly generated unique reference number. This anonymous number allows the Publisher to identify you. The Publisher will never store your personal information directly as a cookie.

Sometimes the Publisher might use cookies to store simple pieces of information. No personally identifiable information is collected by this service. Cookies may be used to compile anonymous statistics related to the take up or use of services or to patterns of browsing. Information collected is aggregated for reporting purposes. The use of this service assists us in measuring and improving the structure and ease of use of our website.

## **6. Third Party Cookies**

Occasionally our advertising partners may also wish to set cookies. Cookies may then be used to allow the advertisers to compile anonymous statistics, personalise advertising content and monitor the effectiveness of their campaigns. The Publisher cannot control nor does the Publisher has access to any cookies placed on your computer by third party advertisers and / or sponsors.

## **7. IP Address**

When you visit our site, we may also log the IP address, a unique identifier for the computer or other access device.

## **8. Credit checks**

If you apply for credit then to help us to make credit decisions about you, to prevent fraud and to check your identity, we may search the files of credit reference agencies who will record any credit searches on your file. We may also disclose details of how you conduct your account to such agencies. The information will be used by other credit grantors for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and occasionally for tracing debtors.

## **9. Updating or deleting your personal data**

When you register online with any of the chargeable services on this website, you can see, review and change your personal information by logging onto the site and going to "Mein Vertrag" or equivalent. Please ensure you update your personal information if it changes or is inaccurate. Should you request that your account is closed and your personal information removed, please be assured that this will be done as soon as is reasonably possible. Personal information from closed accounts is retained in order to comply with legal obligations, prevent fraud, collect any fees owed, resolve disputes and troubleshoot problems etc., but always done within a legal framework.

## **10. Users under 16**

If you are aged under 16, please get your parent / guardian's permission beforehand whenever you provide personal information to the Publisher's Website. Users without this consent are not allowed to provide us with personal information.

## **11. Third Party Data**

If you provide the Publisher with information about another person, you confirm that they have appointed you to act for them, to consent to the processing of their personal data including sensitive personal data and that you have informed them of the Publisher's identity and the purposes (as set out above) for which their personal data will be processed.

## **12. Monitoring**

For quality control and training purposes, the Publisher may monitor or record your communications with it.

## **13. Transfer of Personal Data**

By providing the Publisher with your personal information you also consent to the Publisher transferring your information to countries or jurisdictions which do not provide the same level of data protection as the UK, if necessary for the above purposes. If the Publisher does make such a transfer, it will, if appropriate, put a contract in place to ensure that your information is protected.

## **14. Forums, Profiles, Chat rooms and User Generated Content**

Users are reminded that forums, chat rooms and areas of the website that allow you to submit content or set up a profile on the website are for public viewing and discussion. Any personal information supplied by users here is widely accessible. The Publisher is not responsible for the content posted by users of these services.

## **15. Links to Third Party Websites**

The Publisher links to a wide variety of other sites and it displays advertisements from third parties on the Website. The Publisher is not responsible for the content or privacy policies of these sites and third party advertisers, nor in the way in which information about their users is treated. In particular, unless expressly stated, the Publisher is not an agent for these sites or advertisers nor is it authorised to make representations on their behalf.

## **16. Access to your personal information**

You have the right to access your personal information held by the Publisher and, where necessary, to have it amended. For more details, please contact: Data Protection, Benefit Media Ltd., Suite 48, 88-90 Hatton Garden, London EC1N 8PN, United Kingdom (e-mail: [dpa.office@benefitmedia.co.uk](mailto:dpa.office@benefitmedia.co.uk)).

## **17. Sale or Transfer**

In the event of a sale, merger, consolidation, change in control, transfer of substantial assets or reorganisation, we may transfer or assign to third parties information concerning your relationship with us, including without limitation, personally identifiable information that you provide and other information concerning your relationship with us.

## **18. Changes to this Policy**

This data protection notice may change and therefore you should review it regularly. The Publisher will of course notify you of any changes where we are required to do so.

## **19. Conflict**

In the event of conflict or inconsistency between the English version of this Privacy Policy and any translation provided by the Publisher, the English version shall prevail.

## **PP Version 10.1**

The Website is offered to you by

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General information about data protection and cookies may be found at:

<http://www.aboutcookies.org>  
<http://www.dataprotection.gov.uk>