



DSG Financial Services Ltd - Privacy Policy

DSG Financial Services Ltd- Unity House, Bird Hall Lane, Hercules Park, Stockport, Cheshire, SK3 0UX
- Tel: 0161 406 3931

Company Registration No. 2313903 registered in England and Wales - Financial Conduct Authority firm reference number 649675 - DPA Registration No. Z6047173.

DSG Financial Services Ltd is authorised and regulated by the Financial Conduct Authority.

We are a credit broker and not a lender. We are able to introduce you to a carefully selected range of lenders who will make a payment to us for doing so.

Privacy Statement

This Privacy Policy is applicable to any personal information, which is given by You to Us ("Personal Information"). We process personal data only in accordance with the Data Protection Act 1998 and associated legislation.

Data Collection

When using our website (www.dsgfs.com) You may encounter areas such as games, competitions, chat forums, shopping or video services where You may be asked to enter Personal Information. Such Personal Information will only be used for the purposes for which it was collected, for any other purposes specified at the collection point and in accordance with this Privacy Policy.

How we may use your data

By providing us with Your Personal Information, You accept that we may retain Your Personal Information and that it may be held by Us or any third party company which processes it on Our behalf.

We shall be entitled to use Your Personal Information in the following ways:

- To conduct market research, including statistical analysis of user behaviour which we may disclose to third parties in depersonalised, aggregated form.
- In order to enable Us to comply with any requirements imposed on us by law.
- In order to send You periodic communications (this may include e-mail), about features, products and services, events and special offers. Such communications from Us may include advertising for third party companies or organisations.
- To process it with regards to any application for credit products made to us and to also to allow third parties (such as finance lenders we introduce you to) to process your information regarding your credit application

- To store it, and to allow third parties (such as finance lenders we introduce you to) to store your personal data
- To evaluate risk in relation to the provision of credit and credit related services (and to also allow third parties such as finance lenders we introduce you to to do the same)
- To prevent, investigate and prosecute crime, fraud and money laundering ((and to also allow third parties such as finance lenders we introduce you to to do the same)

Please also note that we do not disclose your personal information to third parties to enable them to send you direct marketing without your permission to do so.

Cookies

You should be aware that information and data may be automatically collected through the use of Cookies. "Cookies" are small text files that store basic information that a web website can use to recognise repeat website visits and as an example, recall your name if this has been previously supplied. We may use this to observe behaviour and compile aggregate data in order to improve the website, target the advertising and assess general effectiveness of such advertising. Cookies do not attach to Your system and damage Your files. If You do not want information collected through the use of Cookies, there is a simple procedure in most browsers that allows You to deny or accept the Cookie feature. Note, however, that "personalised" services may be affected if the cookie option is disabled.

Security and Data Retention

Security is very important to Us. Secure Socket Layer ("SSL") encryption technology is used for protection of information in transit for any sensitive transactions such as payments. Additional security procedures are in place to protect the confidentiality, integrity and availability of Your Personal information. We will comply with all relevant Data Protection legislation in relation to the period for which We retain any information You disclose to us.

Updates

You may notify Us of any updates, amendments and corrections to previously collected Personal Information by using the link in the Contact Us section of our web site.

Intellectual property rights

All intellectual property rights in the website and its content (including copyright and database rights and (whether registered or unregistered) trademarks, trade names and designs, are owned or licensed by DSG Financial Services Ltd. You are permitted to print or download extracts from material on the website for your personal use only provided you keep intact all or any copyright and proprietary notices. None of this material may be used for any commercial or public use.

No part of the website or any material appearing on the website may be modified, copied, distributed, reproduced, stored in or transmitted on any other website for commercial purposes without prior written permission of DSG Financial Services Ltd and payment of any specified fee.

No licence is granted to you in these Terms to use any trademark of DSG Financial Services Ltd.

General

These terms shall apply in addition to all other terms and conditions on this website when you make an application for a loan or other financial product or service via the website.

Any loan or other financial product or service which you obtain via the website will be subject to the terms and conditions of the relevant product provider. Before proceeding with any loan or other product

or service with the product provider, you should read its terms and conditions carefully and, where appropriate, take independent advice.

You agree not to bring any claim against DSG Financial Services Ltd arising from your application for or use of any loan or other third party product or service via the website and, as (unless expressly stated otherwise) DSG Financial Services Ltd will not be a party to any contract or arrangement under which you obtain any loan or other product or service from a third party directly or indirectly through the website, your sole recourse in respect of any performance, non-performance or delay in performance of the contract or arrangement by that third party will be against that third party.

DISCLAIMER/LIABILITY

Use of this website, Third Party websites, links to the Third Party websites, and any information available via the website is at your own risk. To the maximum extent permitted by law DSG Financial Services Ltd disclaims all liability whatsoever, whether arising in contract, tort (including negligence) or otherwise in relation to this website, Third Party websites, links to Third Party websites, and information available via the website.

We do our best to ensure that the website operates properly at all times, but we make no warranties as to the availability or accessibility of the website, and (save as otherwise set out in these Terms and Conditions) we will not be liable for any damages, loss, costs or expenses incurred by you as a result of any lack of availability or accessibility of the website. DSG Financial Services Ltd will not be liable, in contract, tort (including, without limitation, negligence), under statute or otherwise, as a result of or in connection with this website, any Third Party websites, links to Third Party websites, the information or any products or services offered on or through this website or Third Party website, whether by DSG Financial Services Ltd or on its behalf, for any:

- economic loss (including, without limitation, loss of revenues, profits, contracts, business or anticipated savings); or
- loss of goodwill or reputation; or
- special or indirect or consequential loss.

If DSG Financial Services Ltd is liable to you directly or indirectly in relation to this website, any Third Party websites, links to Third Party websites, information on the website or any products or services offered on or through this website or Third Party website, that liability (howsoever arising) shall be limited to £100. DSG Financial Services Ltd will not be liable for any loss, damage, expense, costs, delays or other liability whatsoever (including without limitation any financial losses such as loss of profit) which you may incur as a result of any event beyond our reasonable control (including without limitation any failure of transmission, communication, computer or other facilities or your inability to access the website for any reason or any failure, error or delay in the sending or receiving of any notice or communication or instruction through the post or any electronic medium).

Nothing in this document shall be construed as excluding or limiting the liability of DSG Financial Services Ltd or its group companies for death or personal injury caused by its negligence or for any other liability which cannot be excluded by English law. Where you deal as a consumer, nothing in the above exclusions affects your statutory rights.

We may change this privacy policy from time to time and you should check these regularly. Your use of the DSGFS website will be deemed an acceptance of the privacy policy existing at that time. We reserve the right, at any time, to modify, alter, or update this Privacy Policy.