

Legal, Privacy & Cookies

The information contained in this Site is for information purposes only. Whilst reasonable care has been taken in its preparation, we do not make any warranties or representations as to the completeness, accuracy or reliability of the contents of this Site. We neither accept nor assume any responsibility to you in relation to the contents of this Site.

Licensing

Edgewater Associates Limited is registered in the Isle of Man no. 082727C. Registered Office: 1st Floor, Clarendon House, Victoria Street, Douglas, Isle of Man, IM1 2LN. Edgewater Associates Limited is licensed by the Financial Supervision Commission of the Isle of Man and registered with the Insurance and Pensions Authority in respect of General Business.

The following are all registered business names of Edgewater Associates Limited:

- ***Edgewater***
- ***Edgewater Associates***
- ***Edgewater Direct***
- ***Edgewater Lending Services***
- ***Edgewater Mortgages***
- ***Edgewater Pensions***

Edgewater Associates is a wholly-owned subsidiary of Manx Financial Group plc, incorporated in the Isle of Man no. 004908V. Registered Office: Clarendon House, Victoria Street, Douglas, Isle of Man, IM1 2LN.

Privacy Policy

Our commitment

We are committed to protecting your privacy during your visits to our website and recognise our responsibility to keep the information you provide to us confidential at all times.

The Isle of Man Data Protection Act 2002 came into force on 1 April 2003. The Act seeks to ensure that when a business or organisation lawfully requires to process information about an individual that it does so in a fair, reasonable and responsible manner.

This privacy policy explains what information Edgewater Associates Limited collects, and what that information is used for. If you have any questions or concerns regarding this policy or your data protection in general please contact us, addressing your query to the Data Protection Officer at our registered office.

What information is used by Edgewater Associates Limited?

We operate in the financial services sector where data handling and confidentiality are key issues. Therefore, we are registered with the Office of the Information Commissioner, the independent authority established under the provisions of the Isle of Man Data Protection Act 2002.

Your personal information

Edgewater Associates Limited is the data controller and controls the personal data and information that you provide, or which we obtain from others in connection with transactions undertaken for you (the "personal information").

Purposes for which your information is used

The information provided by you may include sensitive personal data and your information may be used for the administration of your account, crime prevention, market research and statistical purposes. The information may be transferred outside of the Isle of Man and we may be obliged to disclose it to our regulators and to others as demanded by law. Your personal data may also be shared with other companies within the Manx Financial Group.

Promotion of products and services

We, or other companies owned by the Manx Financial Group PLC (our parent company), may contact you by mail, e-mail, telephone, through social media, by SMS text or by any other means of personal contact, regarding a particular product or service that we feel may be of interest to you, unless you notify us in writing that you do not wish to receive such information.

We may outsource marketing activities to an external agent who may contact you on our behalf where we have an agreement in place that they will keep your contact details strictly private and confidential and only for the purpose that we have requested of them. If you wish to object to this use of your data please write to the Data Protection Officer at our registered office.

Your rights of access to your personal information

You have the right to inspect your personal information, including copies of contract notes, vouchers and entries in books or electronic recording media relating to your transactions. All of

your information will be maintained for six years from the date of the transaction or indefinitely in the case of pension transfers, pension opt-outs or free-standing additional voluntary contributions.

Under the *Isle of Man Data Protection Act 2002*, any individual in respect of whom we hold or process personal information has a right to obtain a copy of their information (for which we charge a small fee as permitted by statute, currently £10.00).

Cookie Policy

Data on your visit to this website will be collected through the use of "cookies"; please note that no information that would identify you is collected in this way.

Cookies created by this website

This website creates a number of cookies, which are referred to as first party cookies as they are specific to the host site that created them. They are used for essential functionality such as security when processing form data or for analytics which helps us use anonymous visitor data to gain a better understanding of how people use our website.

Analytics

We use Google Analytics, which creates a number of first-party cookies, all prefixed `__utm`:

`__utma` contains a unique and anonymous identifying ID, which allows us to ensure that subsequent visits to our website are recorded as belonging to the same (unique) visitor. This cookie expires after two years.

`__utmb` used to establish and continue a unique user session. Each time you request another page from the website the cookie is updated to expire after 30minutes.

`__utmc` works with `__utmb` to determine when to create a new session for a website visitor. This is a session cookie and expires when you exit the browser.

`__utmz` tracks how you found us and is used to calculate traffic and navigation within the website.

`__utm` You may also sometimes find this cookie is created which relates to custom reporting segments, a feature which we occasionally use on Google Analytics

Full details of the cookies used by Google Analytics can be found in the [Cookies & Google Analytics](#) in documentation for Google's Analytics tracking code. You can also read [Google's Privacy Policy for Google Analytics](#).

We don't share the data that Google Analytics collects, and we don't believe that our use of Google Analytics is privacy-intrusive. We may use the data that is collected in the following ways:

- to report, in aggregate, how our visitors find and use our website;
- to understand overall visitor behaviour; and
- to inform how we update and improve our website.

To opt out of our use of Google Analytics you may wish to consider using the [Google Analytics Opt-out Browser Add-on](#).