

PremFina

Group Privacy and Cookies Policy

Last Updated: May 2019

PremFina Limited (“**PremFina**”, “**We**”, “**Us**” and/or “**Our**”) recognises the importance of the honest and responsible use of your personal information. We are committed to safeguarding the privacy of Our Website’s visitors and Services’ users. In accordance with the General Data Protection Regulation (“**GDPR**”), this Privacy and Cookies Policy (“**Privacy Policy**” and/or “**Policy**”) will help you understand how PremFina collects, uses and protects your personal data. We may collect and process personal information about you when you either (i) visit Our Website www.premfina.com (the “**Website**”); (ii) enter into an agreement with Us for Premium Finance Loan or any other products or services We provide (“**Agreement**” and/or “**Services**”); and/or (iii) contact Us, either in relation to the Website or an Agreement or generally, using the contact options detailed within this Policy or on the Website.

The Website is controlled by PremFina and PremFina will be the Data Controller of any personal data it collects pursuant to this Policy. If you have any questions regarding Our Privacy Policy, you can contact Us via e-mail info@premfina.com or write to Us at:

PremFina Limited

Attn: Compliance
Lansdowne House, 1st Floor
57 Berkeley Square
Mayfair
London
W1J 6ER

Any references to “**Group**” in this Policy are to PremFina, its parent company IXL Holdings Limited and any of its subsidiaries.

1) What type of personal data does PremFina collect and process?

- a)** When you **enter into an Agreement with PremFina**, We may collect the following personal data from you:
- i)** your name;
 - ii)** your contact details, including postal address, telephone number and e-mail address;
 - iii)** your date of birth;
 - iv)** a copy of your signature;
 - v)** your country of residence;
 - vi)** employment and residential status (including time at current address);
 - vii)** bank account details (including usage data); and/or
 - viii)** any other information necessary for regulatory compliance.

- b) Where you **use the Website**, We may collect the following personal data from you:
- i) your name and contact details, including postal address, telephone number and e-mail address;
 - ii) your IP address; and/or
 - iii) any other information necessary for regulatory compliance.
- c) Where you **contact Us**, either through the Website or via email, letter or phone, We may collect the following personal data from you:
- i) your name and contact details, including postal address, telephone number and e-mail address;
 - ii) the reason for your contact; and/or
 - iii) any other information necessary for regulatory compliance.
- d) This information will be collected primarily from you, either when using the Website or contacting Us or when entering into an Agreement with Us. But We may also collect data about you from credit reference agencies, public sources, third party service providers, government, tax and/or law enforcement agencies, and other third parties, but only where such third parties have confirmed that they have your consent or are otherwise legally permitted or required to disclose your personal data to us. Where necessary, We may combine such data with information which We may already hold about you (for example, if you have previously obtained products and/or services from PremFina or have had previous contact with PremFina).
- e) We also monitor and record calls, emails and any other communications in accordance with applicable law.

2) How does PremFina use your personal data?

- a) When you **enter into an Agreement with PremFina**, We may use information about you:
- i) to perform any contract PremFina has with you;
 - ii) to improve Our products and services and develop new products and services;
 - iii) where necessary for compliance with applicable laws or regulatory rules, or otherwise with your consent, to check your information with fraud prevention agencies;
 - iv) for internal record keeping, including but not limited to details regarding products and/or services by PremFina to you, and to assist with customer complaints;
 - v) for compliance with legal, regulatory and other good governance obligations;

- vi)** to contact you (directly, either by PremFina or through a relevant partner or agent) by e-mail for the above reasons;
 - vii)** to provide you with information regarding the Services and to notify you of changes to the Services, or to provide you with information in relation to other products or services offered by PremFina (with your consent, where required);
 - viii)** to share, with your consent, your details with Our trusted partners who may use it to provide you with information related to their products and services;
 - ix)** to anonymise data in order to perform or undertake analysis and/or research of Our products and services, including using broad demographic data based on your country of residence; and/or
 - x)** for any other purposes related to the management of your legal relationship with PremFina.

- b)** When you **enter into an Agreement with PremFina**, We may also use information about you, in compliance with applicable laws or regulatory rules, to process your application with credit reference agencies:
 - i)** We will supply your personal information to credit reference agencies, and they will give Us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.
 - ii)** We will also continue to exchange information about you with credit reference agencies on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. Credit reference agencies will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.
 - iii)** The identities of the credit reference agencies, and the ways in which they use and share personal information, are explained in more details by each of the three credit reference agencies at www.callcredit.co.uk/crain, www.equifax.co.uk/crain and www.experian.co.uk/crain.

- c)** When you **use the Website**, We may use information about you:
 - i)** to improve the functionality of the Website
 - ii)** to administer the Website; and
 - iii)** for anonymised analytical purposes, including to collecting demographic data based on the location of IP addresses.

- d)** When you **contact Us**, We may use information about you to respond to and/or deal with your request or enquiry.

- e)** In addition to the above, We may also use your personal data:
 - i)** as part of any restructuring or sale of PremFina or any relevant part of its business or assets;

- ii) for other legitimate business purposes including but not limited to management analysis, audit, forecasts, business planning and transactions, ensuring Our compliance with applicable laws, regulatory requirements and PremFina policies, and dealing with legal claims and related administrative activities and related records retention; and/or
- iii) to establish or exercise Our legal rights and to comply with law enforcement or other government agency requests or court orders.

Please note that this list may be updated from time to time as PremFina's business needs and legal requirements dictate. All personal data is processed and stored securely. We will comply with Our obligations and safeguard your rights under the GDPR at all times.

3) Does PremFina share personal data with third parties?

We may share your data with other companies in Our Group and with third-party service providers (data processors) relevant to Our business activity. Where any of the data is required for such a purpose, We will take all reasonable steps to ensure that your data will be shared safely, securely and in accordance with your rights, Our obligations and the obligations of the third-party under the applicable law.

- a) Your personal data will be disclosed with your consent and, as necessary for the purposes mentioned above (or as otherwise notified to you from time to time and where there is a lawful reason to do so), within PremFina and to other members of its Group, and also with Our third party service providers, including First Capital Cash Flow, London & Zurich (for processing direct debit collections), and eSignLive (electronic signature & secure document solution when entering into an Agreement with Us) as well as any other service providers We may appoint from time to time and as otherwise detailed in this Policy.
- b) We may also disclose specific information on reasonable request by government authorities, law enforcement and regulatory authorities where required or permitted by law and/or for tax or other purposes. Personal data may also be disclosed to external parties in response to legal process, and when required to comply with laws, or to enforce Our agreements, corporate policies, and/or terms of use or supply, or to protect the rights, property or safety of PremFina.
- c) In addition, We may disclose your personal data to prospective or actual buyers in the event that PremFina or any part of the Group sells all or any of its business or assets.

- d) With your permission, We may also share your personal data with Our trusted partners who may use it to provide you with information related to their products and services.

4) Will your personal data be transferred abroad?

All personal data processed pursuant to this Policy shall be held and processed within the European Economic Area (“**EEA**”) and PremFina will ensure that no personal data is transferred to a country or a territory outside the EEA unless it has adequate level of protection for the rights and freedoms of data subjects in relation to the processing of personal data (the adequacy of the protection of personal data in non-EU countries as defined on the European Commission website https://ec.europa.eu/info/law/law-topic/data-protection_en). As a Group, PremFina may transfer your personal data to a country or a territory outside the EEA. Such transfers, where applicable, will be protected by appropriate safeguards as part of Our Group binding corporate rules.

5) What safeguards are in place to protect your personal data?

- a) The security of your personal data is very important to PremFina. Subject to paragraph 6.2 (below), We have taken all the required steps to safeguard and secure all personal data We collect as part of an Agreement or through Our Website and/or contact with Us.
- b) As for all Website operations, We cannot guarantee the security of any transmission of personal data over the Internet. Any communication over the Internet such as e-mails are not secure unless it has been encrypted. While We strive to protect such information, We can however not ensure or warrant the security of any information transmitted to Us. Please do not submit personal data through the Website without considering the security risks and implications of using the Internet.

6) What are your rights?

- a) In this section, We have summarised the rights you have under the GDPR as a data subject. Some of the rights may be complex, and not all the details have been included in the below summary. Accordingly, We invite you to read the relevant laws and guidance from the regulatory authorities for a full explanation of these rights and/or to request additional details by sending an email to info@premfina.com.

b) Your rights under the GDPR are:

- i) **Right to be informed** of what personal data We collect from you and how We use such data as well as your rights with respect to data protection, all of which being part of this Privacy Policy.
- ii) **Right to Access** your personal data and supplementary information in order to be aware of and verify the lawfulness of the processing of your personal data. You may submit an Access Request to obtain copy of the personal data We hold about you, which should be provided to you by Us free of charge. However, We may charge a reasonable fee when the request is manifestly unfounded or excessive, particularly if it is repetitive.
- iii) **Right to Rectification** of any personal data We hold about you in case it is inaccurate or incomplete. We will ensure that inaccurate or incomplete data are rectified as soon as possible once notified.
- iv) **Right to Erasure**, also known as the '**right to be forgotten**', of any personal data We hold about you where there is no compelling reason for its continued processing. We have however the legal obligation to hold your personal data during the duration of any Agreements We entered into with you and We may retain a copy of your personal data in accordance with applicable law upon termination of such Agreements and/or in case it is required for the establishment, exercise or defence of legal claims.
- v) **Right to Restrict** the processing of your personal data in case:
 - (1) You contest the accuracy of the personal data We hold;
 - (2) The processing is unlawful but you oppose erasure;
 - (3) We no longer need the personal data for the purpose of Our processing, but you require your personal data for the establishment, exercise or defence of legal claims.After requesting Us (PremFina and/or any other members of its Group) to block or suppress the processing of your personal data, We may continue to store your personal data but will only process it – with your consent – for the establishment, exercise or defence of legal claims as well as for the protection of the rights of another natural or legal person and for important public interest.
- vi) **Right of Portability** to obtain and re-use the personal data that you have provided to Us and that We process electronically. The right to data portability only applies to personal data where the processing is based on individual's consent or for the performance of a contract as well as when processing is carried out by automated means.
- vii) **Right to Object** to processing your personal data for the purposes of direct marketing (including profiling) and/or scientific/historical research and statistics. If you make such an objection, We will cease to process your personal data unless We can demonstrate compelling legitimate grounds for the processing which override your interests, right and freedoms or unless We demonstrate the processing is for the establishment, exercise or defence of legal claims.

viii) Right related to automated decision making giving you the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects or similarly significantly affects you unless the automated decision is necessary for entering into, or performance of, an Agreement with Us, or it is authorised by the UK, Union or Member State law which lays down suitable measures to safeguard your rights, freedoms and legitimate interests, or unless such automated decision is based on your explicit consent.

You may exercise any of your rights in relation to your personal data or obtain further information about this Policy by contacting Us at info@premfina.com and/or write to Us at:

PremFina Limited

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Lansdowne House, 1st Floor
57 Berkeley Square
Mayfair
London
W1J 6ER

To the extent that the legal basis for Our processing of your personal data is consent, you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal. Should you want to opt-out, you can do so by e-mailing Us at info@premfina.com. Your Request will be processed as soon as possible but you may continue in the meantime to receive marketing communication. Your withdrawal does also not mean the erasure of your personal data from Our databases as it may still be required for the purpose of any Agreements We entered into with you and/or for the establishment, exercise or defence of legal claims. If you wish to opt-out from receiving marketing materials from any of Our trusted partners, you will need to contact the relevant business directly.

If you have any reason to complain about a problem related to Our use of your personal data, please contact Us using the above details and We will do Our best to resolve such problem as soon as possible. In the case you consider that Our processing of your personal data infringes data protection laws or if you consider the solution to a complaint you raised is not satisfactory, you also have a legal right to lodge a complaint with a supervisory authority responsible for data protection. You may do so in the EU member state of your habitual residence, your place of work or the place of the alleged infringement. The Information Commissioner's Office ("ICO") represents the UK's supervisory authority for data protection (<https://ico.org.uk>).

7) Keeping you informed and record retention

- a) We may occasionally update this Policy. When We do, We will post the updated Policy and revise the “***last updated***” date at the beginning of the Policy. If We change this Policy in a manner that materially alters your rights or obligations under this Policy, We will use reasonable efforts to notify you of the change. For example, We may send a message to your email address, if We have one on file, or generate a pop-up or similar notification when you access the Website for the first time after such material changes are made. We also encourage you to periodically review this Policy to stay informed about how We collect, use, and disclose your personal information.
- b) PremFina may keep your details on record for as long as is necessary for the purposes for which We may use your personal data, as set out above and as allowed in accordance with applicable law.

8) Cookies

- a) We use “cookies” for certain areas of Our Website. Cookies are small data files stored on your computer by a Website. Cookies help Us monitor and improve the functionality and usage of Our Website and your experience of the Website. We use cookies to see which areas and features are popular and to count visits to Our Websites, to recognise you as a returning visitor and/or to tailor your experience of the Website according to your preferences.
- b) Before cookies are placed on your device, you will be shown a banner prompt requesting your consent. By giving your consent, you are enabling Us to provide the best possible experience and service to you. Certain features on Our Website depend on such cookies to function. Such cookies are deemed to be strictly necessary as per the law. As a result, your consent will not be sought to place these specific cookies, but it is important you are aware of them. You may however block them by changing your own private internet browser’s settings.
- c) Not providing Us with your consent or changing your private internet browser’s settings may prevent some features of Our Website to work as intended. You can also delete cookies from your device at any time. For more general information about cookies including the different type of cookies, please visit <http://www.aboutcookies.org.uk/cookie-types>.

d) A summary of Our cookies is set out below:

Cookies Name	Description	Session or persistent	Can Cookies be disable	More information
Strictly Necessary – these cookies are essential for site function				
cb-enabled	This cookie is associated with a free script which shows a cookie alert notice on a website. It is used to record when the user has dismissed the notice to prevent it re-appearing on return visits.	Persistent Cookie - expires after 1 year	No	https://cookiepedia.co.uk/cookies/cb-enabled
Functionality – these cookies are not essential, but improve your experience on site, including storing your preferences				
Statistics – these cookies are used for anonymously collecting data about browsing and purchasing behaviour				
Marketing – these cookies are used for tracking your browsing behaviour and how you interact with advertisements				
_ga	<u>Google Analytics</u> : this cookie provides us with feedback on how you move through our Site. All data collected is anonymous.	Persistent Cookie - expires after 2 years	Yes	https://policies.google.com/technologies/cookies
_gid	<u>Google Analytics</u> : this cookie is used to run analytics functionality.	Persistent Cookie - expires after 2 years	Yes	
_gat_gtag_UA_106815191_1	<u>Google Analytics Cookie</u> : this cookie is used to run analytics functionality.	Session Cookie - expires when you close your browser	Yes	
IDE	<u>Google DoubleClick</u> : this cookie is used to tell us what sections of their sites you are browsing. This information belongs to the website owner only.	Persistent Cookie - expires after 1.5 years	Yes	
DSID	<u>Google DoubleClick</u> : this cookie is used to tell us what sections of their sites you are browsing. This information belongs to the website owner only.	Session Cookie - expires when you close your browser	Yes	

Cookies Name	Description	Session or persistent	Can Cookies be disable	More information
__asc	<u>Alexa Certify</u> : this cookie is used to aggregate analysis of website visitors.	Persistent Cookie - expires after 1 year	Yes	http://www.alexa.com/help/privacy
__auc	<u>Alexa Certify</u> : this cookie is used to aggregate analysis of website visitors.	Persistent Cookie - expires after 1 year	Yes	
fr	<u>Facebook</u> : this cookie holds anonymous information from this website to help select advertising or content that is relevant to you when you visit Facebook.	Persistent Cookie - expires after 3 months	Yes	https://www.facebook.com/policies/cookies
oo	<u>Facebook</u> : this cookie holds the opt-out indicator. When its value is 1 (true) then Facebook should ignore this page's activity.	Persistent Cookie - expires after 3 months	Yes	
Hubspot CRM				
hubspotutk	This cookie is used to keep track of a visitor's identity. This cookie is passed to HubSpot on form submission and used when de-duplicating contacts.	Persistent Cookie - expires after 10 years	Yes	https://knowledge.hubspot.com/articles/kcs_article/reports/what-cookies-does-hubspot-set-in-a-visitor-s-browser
__hstc	This cookie is used for tracking visitors. It contains the domain, utk, initial timestamp, last timestamp, current timestamp, and session number.	Persistent Cookie - expires after 2 years	Yes	
__cfduid	This cookie, generated by Cloudflare, is used by Hubspot to identify individual clients behind a shared IP address and apply security settings on a per-client basis.	Persistent Cookie - expires after 1 year	Yes	

Cookies Name	Description	Session or persistent	Can Cookies be disable	More information
__hssc	This cookie keeps track of sessions. This is used to determine if we should increment the session number and timestamps in the __hstc cookie. It contains the domain, viewCount (increments each pageView in a session), and session start timestamp.	Persistent Cookie - expires after 30 minutes	Yes	
__hsrc	Whenever HubSpot changes the session cookie, this cookie is also set. We set it to 1 and use it to determine if the user has restarted their browser. If this cookie does not exist when we manage cookies, we assume it is a new session.	Session Cookie - expires when you close	Yes	
Hotjar				
_hjDonePolls	This cookie is set once a visitor completes a poll using the Feedback Poll widget. It is used to ensure that the same poll does not re-appear if it has already been filled in.	Persistent Cookie - expires after 1 year	Yes	https://www.hotjar.com/legal/policies/cookie-information
_hjIncludedInSample	This session cookie is set to let Hotjar know whether that visitor is included in the sample which is used to generate funnels.	Persistent Cookie - expires after 1 year	Yes	

- e) Third-Party Cookies: Third-party cookies are added when we embed content from service providers. We cannot stop those cookies from being created, however, you can control them using your browser's cookie settings.

Cookies Name	Description	Session or persistent	More information
Google YouTube			
CONSENT	<u>Google YouTube</u> : this cookie is used to manage video content from Google.	Persistent Cookie - expires after 20 years	https://policies.google.com
NID	<u>Google</u> : this cookie collects information on your s/cookies preferences to help customise maps and advertisements on other Google properties, such as Google Maps and Search.	Persistent Cookie - expires after 6 months	
1P_JAR	<u>Google YouTube</u> : this cookie is used to manage video content from Google.	Session Cookie - expires when you close your browser	
OTZ	<u>Google YouTube</u> : this cookie is used to manage video content from Google.	Persistent Cookie - expires after 2 weeks	
PREF Persistent Cookie: expires after 6 months	<u>Google YouTube</u> : this cookie is used to manage preferences in YouTube.	Persistent Cookie - expires after 6 months	
VISITOR_INFO1_ LIVE	<u>Google YouTube</u> : this cookie is used to identify the user with a guest account in YouTube.	Persistent Cookie - expires after 9 months	
YSC, GPS	<u>Google YouTube</u> : this cookie is used to manage video content from YouTube.	Session Cookie - expires when you close your browser	

Cookies Name	Description	Session or persistent	More information
Google YouTube (continued)			
yt-playerbandwidth, yt-playervolume, yt-remote-connecteddevices, yt-remotedevice-id, yt.autonav::autonav_disabled, yt.innertube::nextId, yt.innertube::requests, yt-remote-castavailable, yt-remote-castinstalled, yt-remote-fastcheck-period, yt-remotesession-app, yt-remotesession-name	<u>Google YouTube</u>	Local Storage - expires when you close	
WordPress widget			
comment_author_email_653166773dc88127bd3afe0b6dfe5ea7	This cookie is used only when users comment on our blog. It stores an email address entered by the user in a previous comment so that, when the user wishes to post a comment in the future, the email address may be automatically entered into the comment form.	Persistent Cookie - expires after 1 year	https://en.support.wordpress.com/cookies
comment_author	This cookie is used only when users comment on our blog. Stores a name entered by the user in a previous comment so that, when the user wishes to post a comment in the future, the name may be automatically entered into the comment form.	Persistent Cookie - expires after 1 year	

Cookies Name	Description	Session or persistent	More information
WordPress widget (continued)			
comment_author_url	This cookie is used only when users comment on our blog. Stores a URL entered by the user in a previous comment so that, when the user wishes to post a comment in the future, the URL may be automatically entered into the comment form.	Persistent Cookie - expires after 1 year	
Twitter widget			
guest_id	<u>Twitter Share Button</u> : this cookie is used to identify the user temporarily until they log into their Twitter account.	Persistent Cookie - expires after 2 years	https://help.twitter.com/en/rules-and-policies/twitter-cookies
personalization_id	<u>Twitter feed widget</u> : this variable is used to customise Twitter's widget.	Persistent Cookie - expires after 2 years	
external_referer	<u>Twitter feed widget</u> : this variable is used to customise Twitter's widget.	Persistent Cookie - expires after 2 days	
__widgetsettings	<u>Twitter feed widget</u> : this variable is used to customise Twitter's widget.	Local Storage - expires when you close your browser	
local_storage_support_test	<u>Twitter test</u> : this variable is used to store testing values.	Local Storage - expires when you close your browser	
_ga	<u>Google Analytics Cookie</u> : this cookie provides us with feedback on how you move through our Twitter. All data collected is anonymous.	Persistent Cookie - expires after 2 years	
_gid	<u>Google Analytics Cookie</u> : this cookie is used to run analytics functionality.	Persistent Cookie - expires after 2 years	
_gat	<u>Google Analytics Cookie</u> : this cookie is used to run analytics functionality.	Session Cookie - expires when you close your browser	

Cookies Name	Description	Session or persistent	More information
Facebook			
datr	<u>Facebook Security</u> : This cookie collects statistical information on the behaviour of a browser on sites with social plugins to help Facebook distinguish patterns that look like an attacker from patterns that look like a real person.	Persistent Cookie - expires after 2 years	https://www.facebook.com/policies/cookies
sb	<u>Facebook Share Button</u> : this cookie collects information on your preferences to help customise the share button.	Persistent Cookie - expires after 2 years	
c_user	<u>Facebook Remember Me</u> : this cookie holds your user ID encrypted if you are logged into Facebook.	Persistent Cookie - expires after 3 months	
pl	<u>Facebook Customisation</u> : this cookie collects information on your preferences to help customise the navigation in Facebook if you are logged into Facebook.	Persistent Cookie - expires after 3 months	
xs	<u>Facebook Customisation</u> : this cookie collects information on your preferences to help customise the navigation in Facebook if you are logged into Facebook.	Persistent Cookie - expires after 3 months	
wd	<u>Facebook Customisation</u> : this cookie collects information on your browser size if you are logged into Facebook.	Persistent Cookie - expires after 1 week	
locale	<u>Facebook Locale</u> : this cookie holds the browsers locale, a set of parameters that defines the user's language, region and any special variant preferences that the user wants to see in their user interface.	Persistent Cookie - expires after 1 week	

Cookies Name	Description	Session or persistent	More information
Facebook (continued)			
CacheStorageVersion	<u>Facebook Cache</u> : this variable stores the version of the structure used in the content downloaded.	Local Storage - expires when you close your browser	
bz:27sqhj.1510762077422	<u>Facebook Cache</u> : this example shows a variable used to stores part of the content downloaded for viewing in the Facebook web application.	Local Storage - expires when you close your browser	
SnapABug widget			
SnapABugChat Window	This cookie is used for tracking of the chat box position and minimize status.	Persistent Cookie - expires after 1 month	https://help.snapengage.com/live-chat-cookies/
SnapABugHistory	This cookie is used to keep track of the visitor visits and last chats to present history to agent	Persistent Cookie - expires after 20 years	
SnapABugRef	This cookie is used for tracking of origin and site entry	Persistent Cookie - expires after 120 minutes	
SnapABugVisit	This cookie is used for the detection of new sessions.	Session Cookie - expires when you close your browser	
Vimeo Player			
vuid	<u>Google YouTube</u> : this cookie is used to manage video content from Google.	Persistent Cookie - expires after 20 years	https://policies.google.com/technologies/cookies

How do You change Your cookie settings?

Most web browsers allow some control of most cookies through the browser settings. Find out how to manage cookies on popular browsers:

- Apple Safari
<https://support.apple.com/kb/ph21411>
- Google Chrome
<https://support.google.com/accounts/answer/61416>
- Microsoft Edge
<https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy>
- Microsoft Internet Explorer
<https://support.microsoft.com/en-gb/help/17442>
- Mozilla Firefox
<https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>
- Opera
<https://www.opera.com/help/tutorials/security/privacy/>

To find information relating to other browsers, visit the browser developer's website. To opt out of being tracked by Google Analytics across all websites, visit: <http://tools.google.com/dlpage/gaoptout>.

9) Your consent to Our use of Cookies

- a) We may need to ask for your consent to the use of certain cookies set out in this Policy when you access the Website. Accordingly, when you first visit the Website, a banner will appear which advises you of the use of cookies on the Website and asking for your consent to enable the cookies which are used on the Website. The banner will also advise that you may oppose the use of cookies. As mentioned above, you will however need to refer to your browser settings should you want to disable the strictly necessary cookies as defined above.
- b) **You can usually set** your browser to warn you when a cookie is being sent or to remove or reject cookies. Each browser is different, so look at your browser 'Help' menu to learn the correct way to modify your cookie settings. If you choose to remove or reject cookies, it may affect features or services on Our Website.
- c) **If you agree to cookies** from Our Website by continuing to use the Website, and you later wish to delete the cookies We have set on your device, please refer to your browser 'Help' menu.

10) Contact Us

If you have any questions about this Policy, please contact Us at info@premfina.com and/or write to Us at:

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