

Privacy Notice

Date of last update: 13th December 2017

Expatriate Advisory Services plc takes the privacy and security of your personal information very seriously. Expatriate Advisory Services plc and its appointed representatives The PEP Shop Ltd & Individual Savings Accounts Ltd (together referred to as “**we**” or “**us**”) are committed to protecting and respecting your privacy.

This notice (together with our Statutory disclosures and any other documents referred to on it) (“**Privacy Notice**”) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

For the purpose of the General Data Protection Regulation (EU) 2016/679, the data controller in respect of www.isa-ltd.co.uk is Expatriate Advisory Services plc (“**EAS**”), a company registered in England and Wales under company number 1352844, whose registered office is at 16 High Street, Kegworth Derby, DE74 2DA.

By visiting our Website you are accepting and consenting to the practices described in this notice.

Information we may collect from you

We may collect and process the following data about you:

- **Information you give us.** You may give us information about you by filling in forms on our sites or by corresponding with us by phone, email, in writing or otherwise. This includes but is not limited to information you provide when you open an account, request quotations, register for email alerts, request literature, sign-up for newsletters or survey. The information you give us may include your name, address, email address and other contact information, financial and debit card information as well as other personal information.
- **Information we collect about you.** When you visit our sites we may automatically collect the following information:

technical information, including the Internet Protocol (IP) address used to connect your computer to the internet, your login information, your geographic location, browser type and version, browser plug-in types and versions, operating system and platform; and

information about your visit, including the source of your visit, the full click path, mouse movement, through our sites (including date and time); services you viewed, searches made on our sites, page response times, download errors, length of visits to certain pages, page interaction information (such as page scrolling, mouse clicks, mouse movements and keyed text), and methods used to browse away from the page and any phone number used to call our Helpdesk. This information may be collected using a website recording service.

- **Information we collect at receipt and opening of emails.** From time to time when you open an email sent by us we may automatically collect the following information:

technical information, including; your geographic location, browser type and version, device type and operating system and platform

Information about your email consumption, including the full click path from within and on to our sites (including date and time), whether the email was; unsubscribed from, opened, deleted, forwarded or printed, how long the email was open.

- **Information we receive from other sources.** We may also receive information about you from third party service providers such as credit reference agencies, payment service providers, or analytics providers. We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out in this Privacy Notice (depending on the types of information we receive).

Uses made of the information obtained

We may use information held about you in the following ways:

- to provide you with any services and/or information you request from us (which includes carrying out any obligations arising from any contracts entered into between you and us);
- to notify you about changes to our service;
- to provide you with information by post, email, telephone or otherwise about products and services of a similar nature to those you have previously purchased or expressed an interest in which are offered by us and which we think may be of interest to you. You have the right to ask us not to process your personal data for marketing purposes. You can exercise your right to prevent such processing by contacting us by phone, post or email using the details in the “Contact Us” section below.
- to administer our sites and for internal operations, including troubleshooting, data analysis, load management, testing, research, statistical and survey purposes;
- to improve our sites to ensure that content is presented in the most effective manner for you and for your computer;
- to measure or understand the effectiveness of content we serve to you and others, and to deliver relevant content to you;
- to deliver targeted advertisements to you and others as you browse the internet;
- to obtain your feedback on a product, service or our sites via a third party appointed by us;
- to allow you to participate in interactive features of our sites, when you choose to do so; and
- as part of our efforts to keep our sites safe and secure and to prevent and detect money laundering, financial crime and other crime

Disclosure of your information

We may share the personal data we hold about you to enable us to better understand your needs and run your accounts in the efficient way that you expect. Your personal data may also be used by us for customer modelling, statistical and trend analysis, with the aim of developing and improving our products and services.

We will never sell, trade, or rent your personal information to others however, we may share your information with selected third parties including:

- our partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you, or to enforce or apply our statutory disclosures or any other agreement or to protect the rights, property or safety of our sites, our users or others;
- governmental or judicial bodies or agencies to comply with our legal and regulatory obligations;
- fraud prevention agencies, other companies and organisations to prevent or detect financial and other crime;
- advertisers and advertising networks that require the data to select and serve adverts about our services to you and others. It will only be passed to third party advertisers in order to provide services on behalf of our us; and
- data, service and software providers that assist us in the improvement and optimisation of our sites.

Cookies, analytics and web beacons

Our sites use cookies to distinguish you from other users. This helps us to provide you with a good experience when you browse our sites and also allows us to improve our sites. For detailed information on the cookies we use and the purposes for which we use them see our cookie policy.

When we send you an email, we may track whether you have opened that email and whether you have clicked any links it may contain. This helps us measure the performance of our email campaigns. We do this by including single pixel gifs, also called web beacons, in emails we send. Web beacons allow us to collect information about when you open the email, your IP address, your browser or email client type, and other similar details.

Where we store your personal data

We store your data on our secure servers in the United Kingdom and retain it for a reasonable period or as long as the law requires. However, your data may be transferred to, stored at, and processed at a destination inside or outside the European Economic Area by our partners or service providers. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Notice.

Safeguarding your personal data

The internet is an open medium and we cannot guarantee that any information you send to us by email or via our sites will not be intercepted or tampered with; any transmission is at your own risk. To help protect your personal data and minimise the risk of it being intercepted by unauthorised third parties our secure servers employ Secure Socket Layer v3 (SSL) or Transport Layer Security v1 (TLS) encryption when you submit information to us through our sites. This security is signified by the "https" and the padlock on the URL bar. Some older browsers do not allow the use of current SSL technology and we therefore recommend that you use an up to date browser. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

Calls to 01509 670918

When you call our main client telephone number, 015098 670918, we will collect the Calling Line Identification information and retain a copy of the telephone call for our training and security processes, We will also use the information to help improve our efficiency and effectiveness.

Links to external websites

Our sites may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies or how such websites collect and use your data. Please check these policies before you submit any personal data to these websites.

Access to information

You have the right to request a copy of the personal information we hold about you. If you would like a copy of some or all of this information you may contact us by telephone on 01509 670918 or you may write to us at our registered office address: Expatriate Advisory Services plc, 16 High Street, Kegworth, Derby, DE74 2DA. If any of the information we hold is inaccurate, you can ask us to make any necessary amendments.

Changes to our privacy notice

We reserve the right to revise or supplement this Privacy Notice from time to time. You should bookmark and periodically review this page to ensure that you are familiar with the most current version of this Privacy Notice and so you are aware of what information we collect, how we use it and under what circumstances we disclose it. You can determine when this Privacy Notice was last revised by checking the "Date of last update" legend at the top of this Privacy Notice.

Contact us

If you have any queries regarding privacy issues, you can email us, write to us at Expatriate Advisory Services plc, 16 High Street, Kegworth, Derby, DE74 2DA. or call us on 01509 670918.