

ETRF Forum

WEBSITE PRIVACY POLICY

ATTENTION: This Privacy Policy applies to the entire contents of this website under the domain name *etrf-forum.org*. (the "**Website**") and to any email or other electronic correspondence between us and you. Please read the following policy carefully before using this Website. You may wish to print a copy for future reference.

Using this Website indicates that you accept this Privacy Policy regardless of whether or not you choose to register with us. This Privacy Policy is issued by P&A Receivables Services plc ("**we**", "**us**", and so on). If you have any questions please contact Mike Gray by email at mikegray@thepandapartnership.com.

1. Introduction

- 1.1 We are committed to preserving the privacy of all visitors to this Website. This Privacy Policy (together with the Website Terms of Use [\[INSERT HYPERLINK TO TERMS OF USE\]](#)) 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.
- 1.2 By using this Website, you consent to the collection, use and transfer of the information that you provide to us in accordance with the terms of this Privacy Policy.
- 1.3 We may revise this Privacy Policy at any time by updating this posting. Your continued use of this Website following the posting of any such changes will constitute your acceptance of the revised Privacy Policy. You should check this Website from time to time to review the current Privacy Policy.

2. Collection of information

- 2.1 When you visit or register with this Website, you may be asked to provide certain information about yourself (including your name, contact details, professional or business details, and so on).
- 2.2 We may also collect information about your usage of this Website as you and others browse the Website (see section 6 below on "cookies"), as well as information about you from messages you post to the Website and emails or letters you send to us.

3. Use of collected information

- 3.1 Your personal information will enable us to provide you with access to all parts of the Website and will be used for several general purposes, including without limitation: administering your registration with the Website; administering our business activities; and keeping you up to date with our products and services. You acknowledge and agree that we may make available or disclose to third parties information about you in connection with any of these purposes.
- 3.2 If you no longer wish to be contacted in the future by us, please send an email to etrf@pandaforums.com and insert "unsubscribe" or "stop" as the appropriate subject heading or write to the address provided in our Terms of Use [\[INSERT HYPERLINK](#)

TO TERMS OF USE]. Please give your name, postal address details and your email address.

- 3.3 The contact and professional details which you provide to us shall also be published in an online "Members List" database accessible by other registered members of the Website. These details shall include your full name, professional title, company name, telephone number, fax number, mobile telephone number, email address, website and postal address. BY REGISTERING WITH THE WEBSITE, YOU CONSENT TO YOUR PERSONAL DATA BEING PUBLISHED IN THIS WAY AND YOU CONSENT TO ANY OTHER REGISTERED MEMBER OF THE WEBSITE ACCESSING AND USING SUCH DETAILS TO CONTACT YOU. If you wish to have your details removed from this published database, please contact Lynn Christon at lynnchriston@pandareceivables.com.

4. Data retention

We will retain the personal information provided by you for as long as is reasonably necessary for the purposes listed in this Privacy Policy.

5. Disclosure of information

- 5.1 The information you provide to us will be held on our computers in the United Kingdom and may be accessed by or given to our staff, to any member of our group of companies and/or third parties for the purposes set out in this Privacy Policy or for other purposes approved by you. Those parties process information and provide support services on our behalf.
- 5.2 The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), in particular for the purpose of publishing the Members List (as described in paragraph 3.3 above) for access by members based outside the EEA. 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 Policy.
- 5.3 We may also pass aggregate information on the usage of our Website and services onto third parties, but this will not include information that can be used to identify you.
- 5.4 If we sell, assign or transfer the assets of our business, or if our business is merged or enters into a joint venture with another business entity, we reserve the right to sell or transfer the databases maintained by us in connection with our business (including any personal information provided by you).
- 5.5 We may disclose personal information in response to a legal process, for example, in response to a court order. We may also disclose such information in response to a law enforcement agency's request or where we believe it is necessary to investigate, prevent or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, non-compliance with our Website Terms of Use **INSERT HYPERLINK TO TERMS OF USE**, or as otherwise permitted or required by law and consistent with legal requirements.

6. Cookies

- 6.1 As with many other websites, our Website utilises a standard technology called "cookies" and web server log files to collect information about how our Website is

used. Information gathered through cookies and web server log files allow us to monitor website traffic and to personalise the content of the site for you.

- 6.2 A cookie is a very small text document, which often includes an anonymous unique identifier. When you visit a website, that website's computer asks your computer for permission to store this file in a part of your hard drive specifically designated for cookies. Each website can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a website to access the cookies it has already sent to you, not the cookies sent to you by other sites. Browsers are usually set to accept cookies. However, if you would prefer not to receive cookies, you may alter the configuration of your browser to refuse cookies. If you choose to have your browser refuse cookies, it is possible that some areas of our site will not function as effectively when viewed by the users. A cookie cannot retrieve any other data from your hard drive or pass on computer viruses.

7. IP addresses

IP addresses are used by your computer every time you are connected to the Internet. Your IP address is a number that is used by computers on the network to identify your computer. IP addresses are automatically collected by our web server as part of demographic and profile data known as traffic data so that data (such as the webpages you request) can be sent to you.

8. Security

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to protect the information provided by you from access by unauthorised persons and against unlawful processing, accidental loss, destruction or damage.

9. Accessing and updating your information

- 9.1 You are entitled to see a copy of the personal information that we have collected online and that we maintain about you. If you wish to do this, please contact Lynn Christon by email at lynnchriston@pandareceivables.com. We may charge a small fee to meet out costs in providing you with these details, and require you to take some further steps (such as providing sufficient identification).
- 9.2 You may ask us to make changes to the information provided by you and/or held about you, to ensure that it is accurate and kept up to date. You may also request that we cease processing your personal information and that we delete you from our database or records. Please note that it may be impossible to completely delete your information because of back-ups and records of deletions.
- 9.3 We will only perform the activities outlined above to the extent that such activities will not compromise privacy, security or any other legal interests.

10. Links to and from other websites

Links to third party websites on this Website are provided solely for your convenience. If you use these links, you leave this Website. Please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

11. Further queries

If you have any queries regarding the Website or this Privacy Policy, please do get in touch. Our details are as follows:

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