

Privacy Policy

Surviving The Credit Crunch Limited (company number 6859527) is committed to ensuring that your privacy is protected. This privacy policy explains how we use the information we collect about you, how you can instruct us if you prefer to limit the use of that information and procedures that we have in place to safeguard your privacy.

1. Contacting us

This site is owned and operated by Surviving The Credit Crunch Limited (Company No: 6859527) whose registered office is at c/o Robert Meaton & Co Solicitors, 4th Floor, Victoria Buildings, 1 Princess Street, Manchester, M2 4DF

2. If you have any questions about our site or this Privacy Policy please contact us in writing at 1 Sandfield Lane, Acton Bridge, Northwich, CW8 2RH

3. The information we collect and how we use it

We only collect your personal details in the following circumstances:

When you register for our service (or as required) we need to know your name and e-mail address.

We may also use aggregate information and statistics for the purposes of monitoring website usage in order to help us develop the website and our services and may provide such aggregate information to third parties. These statistics will not include information that can be used to identify any individual.

From time to time we may provide your information to our customer service agencies for research and analysis purposes so that we can monitor and improve the services (or as the case may be) we provide. We or our agents and sub-contractors may contact you by post, e-mail or telephone (or as required) to ask you for your feedback and comments on our [services (or as the case may be)].

We may also wish to provide you with information about special features of our website or any other service or products we think may be of interest to you. If you would rather not receive this information, please send a blank e-mail message to (insert e-mail address and link).

We may also want to provide you with related information from third parties we think may be of interest to you. If you would rather not receive this information, please send an e-mail to creditchunch@btinternet.com

We may also provide your information to carefully selected third parties whose products or services we believe may be of interest to you. If you do not wish us to disclose your information in this way, please send an e-mail to creditchunch@btinternet.com

4. Our use of cookies and other information gathering technologies

When you use the chat room, we log the IP addresses of the users' computers which we solely use

for administration and trouble shooting purposes.

We use cookies (files which are sent by us to your computer or other access device)

*On our main site to track pages and articles you visit in order that we may research which items are proving of interest and which are not

* in the chat rooms cookies form part of the software used to power the chat forum. If you wish to stay logged in to post comments, cookies are needed

The browser can be set not to accept cookies, you should refer to the Help section of your browser menu. Further information is available regarding the deletion of cookies at www.AboutCookies.org

If you want to delete cookies already on your computer please refer to the instructions for your file management software to locate the file or directory that stores cookies

Please note that by deleting our cookies or disabling future cookies you may not be able to post messages in our forums.

The information derived from use of cookies will be aggregated to provide statistical information about the usage of our site. However, we do not use any information derived from cookies, nor any IP addresses we collect, to identify any individual user of our site.

Apart from the uses described in paragraph 3 above the only circumstances in which we would disclose any of this information to any third party are: if ownership of all or part of our website were transferred, in which case any purchaser would only be entitled to use that information in a way consistent with this Privacy Policy; or if we are required to do so by any regulatory or criminal

5. How we protect your information

The internet is not a secure medium. However we have put in place various security procedures as set out in this policy.

Secure and reliable password protected Debian Linux hosting

Further firewalls running on OpenBSD machines

DPA registered

SSL Email encryption

Nightly Secure Backups

We also keep your information confidential. The internal procedures of Mr. Richard Fenton cover the storage, access and disclosure of your information.

Sale of business

If this business is sold or integrated with another business your details may be disclosed to our advisers and any prospective purchasers and their advisers and will be passed on to the new owners of the business.

Updating your details

If any of the information that you have provided to (name of data controller) changes, for example if you change your e-mail address, name or payment details or if you wish to cancel your registration, please let us know the correct details by sending an e-mail to (insert e-mail address) [or by sending a letter to (insert name and address)].

Your consent

By submitting your information you consent to the use of that information as set out in this policy. If we change our privacy policy we will post the changes on this page, and may place notices on other pages of the website, so that you may be aware of the information we collect and how we use it at all times. We will also e-mail you¹¹ should we make any changes so that you may consent to our use of your information in that way. Continued use of the service will signify that you agree to any such changes.

Owing to the global nature of the Internet infrastructure, the information you provide may be transferred in transit to countries outside the European Economic Area that do not have similar protections in place regarding your data and its use as set out in this policy. However, we have taken the steps outlined above to try to improve the security of your information. By submitting your information you consent to these transfers. (Discuss any specific overseas transfers that are known about, explain the steps taken to ensure adequate protections are in place, and if necessary obtain consent under the Data Protection Act 1998 Sch 4 in relation to these)

How to contact (name of data controller)

We welcome your views about our website and our privacy policy. If you would like to contact us with any queries or comments please send an e-mail to (insert e-mail address).