

The H D Consultants' website Terms and Conditions.

- Jurisdiction for use

This site is intended for use only by those who can access it from within the UK.

- Governing law

This site is governed by the laws of the country of the UK within which you reside and any dispute or action arising out of this site shall be determined in accordance with such laws.

- Contacts

If you believe any information on this site is inaccurate or have any suggestions on how the content of this site could be improved please contact us at office@hdconsultants.net If you have questions on a particular product or service please use the contact details shown for that product or service

- Changes

We will update the content of this notice from time to time. Please ensure that you visit this page regularly and refresh your browser to ensure your information is up to date.

- Customer responsibility

It is your responsibility to ensure that your computer is virus protected. H D Consultants accepts no responsibility for any loss you may suffer as a result of accessing or downloading information from this site.

- Accuracy and Validity of Information

Whilst we take all reasonable steps to ensure that the information contained within these pages is accurate and up-to-date, it is nonetheless supplied on an "as is" basis and accordingly we do not accept any liability for any errors or omissions. If you are in any doubt as to the validity of information made available within these pages, we recommend you seek verification by contacting us.

* MORTGAGES * LIFE ASSURANCE * CONVEYANCING * COMMERCIAL FINANCE * BUY TO LET * GENERAL INSURANCE * WILL WRITING *

H D Consultants, Head Office, 109 Maldon Road, Colchester, Essex, CO3 3AX

Email: office@hdconsultants.net Web: www.hdconsultants.net Tel: 01206 577 266 Fax : 08717 334 367

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Some of the services/ products shown are not or may not be regulated by the Financial Conduct Authority

Licensed by the Office of Fair Trading as a Credit Broker and Debt Counsellor Member of The Personal Finance Society, Member of the NACFB

H D Consultants is an Appointed Representative of Personal Touch Financial Services Ltd., which is authorised and regulated by the Financial Conduct Authority.

Principal; Howard Reuben Cert PFS Cert CII (MP) * Investment and Pension Services: advice in these areas will be provided by an authorised individual from the PTFS Network

- Availability

Whilst we take all reasonable steps to ensure this website is always accessible we will not be held liable if, for any reason, the website is unavailable for any period. We may also have to suspend access to the website for routine or emergency updates and maintenance but we will endeavour to keep any disruption to a minimum. In addition we cannot warrant that this website will be free of viruses or defects of any description and we will not be held responsible for any technical problems you may suffer as a result of your use of this website.

- Third Party Websites

This website may also contain hypertext links to websites operated by third parties. The responsibility for the operation and content of those websites shall rest solely with the organisation identified as controlling the third party website and will be governed by separate terms and conditions. Links are provided for convenience and inclusion of any link does not imply endorsement in any way of the site to which it links. We accept no responsibility or liability for the contents of any linked website.

- Privacy Statement

H D Consultants is registered with the UK Data Protection Registrar and endeavours to follow all the guidelines and rules set out in the Data Protection Act 1998.

We will not disclose your personal details to any third parties unless it is necessary to do so. On those occasions when we do need to disclose personal information, such as preparing Key Facts Illustrations for you, processing your business, or obtaining compliance and regulatory advice, we will do so on a confidential basis and in accordance with the Data Protection Act.

- Privacy Policy

We have notified our processing of personal data under the Data Protection Act 1998.

We respect your personal privacy and will not use your personal information in any way that we would not accept ourselves. We have set out the following information about how we manage the personal information that we do collect.

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- Contact Details

If you have any comments or concerns regarding our privacy policy please contact us at **office@hdconsultants.net**

- What we use personal data for

We collect personal data to enable us to identify you and to deliver personalised offers and promotions based upon your demographics and product purchase profile, and for the purposes of statistical analysis.

The information is used for system administration purposes and to form personalised profiles and demographics that we may use to improve the content of our communications to you. In order to collect customer use profiles, we may use "cookies" to store and track information about your use of H D Consultants

We will use this personalised information to keep you informed of areas in which you may have an interest. If you would prefer not to receive communications from us, please tell us by email to **office@hdconsultants.net**

- What we won't do with your personal data

We will not sell, rent or disclose your personal details to any third parties, except:

- When required to do so by law
- In response to a valid legal request by a law enforcement officer or government agency
- When you have explicitly or implicitly given your consent

- Access to personal data

Under the Data Protection Act 1998 you have the right to make a request for a copy of the personal information we hold about you. We are entitled to charge an administration fee of £10 for answering your request.

Please write to us in the first instance outlining your request at;

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