Business Disclaimer & Privacy Policy

We may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are happy with any changes. This policy is effective from January 2018.

Website Disclaimer

While we have made every effort to provide accurate and up to date information on our website, the law is constantly changing and affects each person or business in different ways. The information contained within this website is no substitute for specific advice and we will not accept liability if you rely solely on information from the website.

It is important that you read this page as it contains important information regarding accessing our website.

By accessing this website you agree to the terms and conditions set out below:

1 General

- **1.1** This website is published by MMF Solutions. The following statements apply to this website.
- **1.2** This website is issued in the United Kingdom and is intended for the information and use of United Kingdom residents only.

2 Content

- 2.1 This website is for general information only. The information is provided by MMF Solutions and while we endeavour to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the website or the information, products, services, or related graphics contained on the website for any purpose. Any reliance you place on such information is therefore strictly at your own risk. In no event will we be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of this website.
- **2.2** We retain the copyright for the pages of this website and the material and information contained in those pages, with all rights reserved by us.
- **2.3** The pages of this site may not, in whole or in part, be reproduced, copied stored, transmitted or used by any party, except for the purpose of downloading for private, non-commercial, viewing purposes or where we have given our prior written consent. You must not alter anything on this website and no material from this site may be used on any other website. No links may be created to this site without our prior written consent.

2.4 We may make changes to the information contained within this site at any time without updating this site to reflect those changes. We will not be liable for errors, omissions or for information becoming out of date. If you are in any doubt as to the accuracy and currency of any information contained within the pages of this site, or you require any further information, you should contact us.

3 Liability

3.1 We will not be liable for any claims, penalties, losses, damages, costs or expenses arising from the use of or inability to use, interruption or availability of, this website, its operation or transmission, computer viruses or any unauthorised access to or alteration of the website. We do not warrant that the contents of this website are compatible with all computer systems and browsers.

4 Links

4.1 This website provides links to other websites. Linked sites are not under our control and the provision of a linked site is not evidence of any endorsement by us of the material held there. We do not accept responsibility in any way for the content of any linked site, or any link contained within a linked site, or for any material you may encounter when you leave this website (whether knowingly, or not).

Privacy Policy

This privacy policy sets out how MMF Solutions uses and protects any information that you give us.

1 Emails

1.1 We do not guarantee that any email sent to us will be received or that the contents will remain private during transmission. If you are concerned about this please consider other means of communication. You are responsible for ensuring any electronic message or information you send to us is free from any virus or defect that may harm our systems in any way.

2 Personal Information

- **2.1** We will use any personal data you have given to enable us to complete the Terms of our Engagement and are likely to use it when maintaining our client records, and/or for complying with supervisory, regulatory and legal requirements and crime prevention. Any personal data which we collect, record or use in any way whether it is held on paper, on computer or other media will comply with the Data Protection Act 1998 (and the General Data Protection Regulations 2017 from 25th May 2018). These principles are designed so that we undertake to ensure your data is:
- Fairly and lawfully processed
- Processed for limited purposes and not in a way incompatible with those purposes

- Adequate, relevant and not excessive
- Accurate and kept up to date
- Not kept for longer than is necessary
- Processed in line with the data subject's rights
- Kept secure
- Not transferred to a country which does not have adequate data protection laws
- **2.2** When we collect any personal data from you, we will inform you why we are collecting your data and what we intend to use it for.
- **2.3** We may need to pass your details to another company outside of MMF Solutions purely to transact your requests effectively. However, your data will not be passed outside of MMF Solutions for any other purpose.

3 PII

3.1 In accordance with the disclosure requirements of the Provision of Services Regulations 2009, Part 6 Regulation 33 our professional indemnity insurer is Markel International Insurance Company Ltd. The territorial coverage is the United Kingdom of Great Britain and Northern Ireland.