

## **Users Personal Information**

This Data Protection and Privacy Statement relates solely to information supplied by you on this Web Site. Competence Asset Management Company Limited, the Data Controller ("Competence Asset Management") respects the privacy of your personal information and will treat it confidentially and securely.

Any personal information provided by you to edike through this Web Site will be used for the purpose of providing and operating the products and services you have requested at this Web Site and for other related purposes which may include updating and enhancing Competence Asset Management records, understanding your financial needs, conducting credit checks, reviewing credit worthiness and assisting other financial institutions to conduct credit checks, advising you of other products and services which may be of interest to you, for crime/fraud prevention and debt collection purposes, for purposes required by law or regulation, and to plan, conduct and monitor Competence Asset Management's business. The information collected from you by edike will be valuable in improving the design and marketing of our range of services and related products for customer use.

Other than to those individuals and entities listed below your details will not be revealed by Competence Asset Management to any external body, unless Competence Asset Management has your permission, or is under either a legal obligation or any other duty to do so. For the purposes detailed above, your information may be disclosed to:

Other Branches or Companies in the Competence Asset Management Company Limited (i.e. Competence Asset Management, its subsidiaries, and affiliates).

Any regulatory, supervisory, governmental, or quasi-governmental authority with jurisdiction over Competence Asset Management Company Limited.

Any agent, contractor or third-party service provider, professional adviser or any other person under a duty of confidentiality to the Competence Asset Management Company Limited.

Credit reference agencies and, in the event of default, debt collection agencies.

Any actual or potential participant or sub-participant in, assignee, novatee or transferee of any of the Competence Asset Management Company Limited rights and/or obligations in relation to you.

Any financial institution with which Competence Asset Management Company Limited has or proposes to have dealings.

The above disclosures may require the transfer of your information to parties located in countries that do not offer the same level of data protection as your home country.

However, Competence Asset Management Company Limited will ensure that parties to whom your details are transferred treat your information securely and confidentially. Competence Asset Management Company Limited also pledges its intention fully to meet any internationally recognized standards of personal data privacy protection and to comply with applicable data protection and privacy laws. We may transfer your information if it is necessary to perform our contract with you and by providing details to Competence Asset Management Company Limited via this Web Site you are deemed to consent to any other transfers.

Information held about you is retained if the purpose for which the information was collected continues. The information is then destroyed unless its retention is required to satisfy legal, regulatory, or accounting requirements or to protect Competence Asset Management interests. Please note that regulations may require Competence Asset Management Company Limited to retain your personal data for a specified period even after the end of your financial relationship with us. It is your responsibility to maintain the secrecy of any user ID and login password you hold.

## **Cookies**

In order to improve our Internet service to you, we will occasionally use a “cookie” and/or other similar files or programs which may place certain information on your computer’s hard drive when you visit Competence Asset Management web site. A cookie is a small amount of data that our web server sends to your web browser when you visit certain parts of our site. We may use cookies to:

Allow us to recognize the PC you are using when you return to our web site so that we can understand your interest in our web site and tailor its content and advertisements to match your interests (This type of cookie may be stored permanently on your PC but does not contain any information that can identify you personally).

Identify you after you have logged in by storing a temporary reference number in the cookie so that our web server can conduct a dialogue with you while simultaneously dealing with other customers. (Your browser keeps this type of cookie until you log off or close down your browser when these types of cookie are normally deleted. No other information is stored in this type of cookie).

Allow you to carry information across pages of our site and avoid having to re-enter that information.

Allow you access to stored information if you register for any of our on-line services.

Enable us to produce statistical information (anonymous) which helps us to improve the

structure and content of our web site.

Enable us to evaluate the effectiveness of our advertising and promotions.

Cookies do not enable us to gather personal information about you unless you give the information to our server. Most Internet browser software allows the blocking of all cookies or enables you to receive a warning before a cookie is stored. For further information, please refer to your Internet browser software instructions or help screen. Alternatively, information on deleting or controlling cookies is available at <http://www.allaboutcookies.org>

### **Internet Communications**

In order to maintain the security of our systems, protect our staff, record transactions, and, in certain circumstances, to prevent and detect crime or unauthorized activities, Competence Asset Management Company Limited reserves the right to monitor all internet communications including web and email traffic into and out of its domains.

### **Contacting You**

In providing your telephone, facsimile number, postal and e-mail address or similar details, you agree that Competence Asset Management Company Limited may contact you by these methods to keep you informed about Competence Asset Management products and services or for any other reason. If you prefer not to be kept informed of Competence Asset Management products and services, please contact Competence Asset Management Company Limited by E-mail([info@competenceassetmnagers.com](mailto:info@competenceassetmnagers.com))

Competence Asset Management Company Limited reserves the right to amend its prevailing Data Protection and Privacy Statement at any time and will place any such amendments on this Web Site. This Data Protection and Privacy Statement is not intended to, nor does it, create any contractual rights whatsoever or any other legal rights, nor does it create any obligations on Competence Asset Management Company Limited in respect of any other party or on behalf of any party.