

Medical information disclaimer

1. No advice

- 1.1 Our website contains general medical information.
- 1.2 The medical information is not advice and should not be treated as such.

2. No warranties

- 2.1 The medical information on our website is provided without any representations or warranties, express or implied.
- 2.2 Without limiting the scope of Section 2.1, we do not warrant or represent that the medical information on this website:
 - (a) will be constantly available, or available at all; or
 - (b) is true, accurate, complete, current or non-misleading.

3. Medical assistance

- 3.1 You must not rely on the information on our website as an alternative to medical advice from your doctor or other professional healthcare provider.
- 3.2 If you have any specific questions about any medical matter, you should consult your doctor or other professional healthcare provider.
- 3.3 If you think you may be suffering from any medical condition, you should seek immediate medical attention.
- 3.4 You should never delay seeking medical advice, disregard medical advice or discontinue medical treatment because of information on our website.

4. Interactive features

- 4.1 Our website includes interactive features that allow users to communicate with us.
- 4.2 You acknowledge that, because of the limited nature of communication through our website's interactive features, any assistance you may receive using any such features is likely to be incomplete and may even be misleading.
- 4.3 Any assistance you may receive using any our website's interactive features does not constitute specific advice and accordingly should not be relied upon without further independent confirmation.

5. Limits upon exclusions of liability

- 5.1 Nothing in this disclaimer will:
 - (a) limit or exclude any liability for death or personal injury resulting from negligence;
 - (b) limit or exclude any liability for fraud or fraudulent misrepresentation;
 - (c) limit any liabilities in any way that is not permitted under applicable law; or

- (d) exclude any liabilities that may not be excluded under applicable law.

General Terms and conditions of use

1. Introduction

- 1.1 These terms and conditions shall govern your use of our website.
- 1.2 By using our website, you accept these terms and conditions in full; accordingly, if you disagree with these terms and conditions or any part of these terms and conditions, you must not use our website.
- 1.3 If you register with our website, submit any material to our website or use any of our website services, we will ask you to expressly agree to these terms and conditions.
- 1.4 You must be at least 18 years of age to use our website; by using our website or agreeing to these terms and conditions, you warrant and represent to us that you are at least 18 years of age.

2. Copyright notice

- 2.1 Copyright (c) 2019 MSK Gateway UK Ltd @ www.onlinephysioexpert.com.
- 2.2 Subject to the express provisions of these terms and conditions:
 - (a) we, together with our licensors, own and control all the copyright and other intellectual property rights in our website and the material on our website; and
 - (b) all the copyright and other intellectual property rights in our website and the material on our website are reserved.

3. Permission to use website

- 3.1 You may:
 - (a) view pages from our website in a web browser;
 - (b) download pages from our website for caching in a web browser;
 - (c) print pages from our website for your own personal and non-commercial use, providing that such printing is not systematic or excessive;
 - (d) stream audio and video files from our website using the media player on our website; and
 - (e) use our website services by means of a web browser,subject to the other provisions of these terms and conditions.
- 3.2 Except as expressly permitted by Section 3.1 or the other provisions of these terms and conditions, you must not download any material from our website or save any such material to your computer.
- 3.3 You may only use our website for your own personal and business purposes - you must not use our website for any other purposes.

- 3.4 Except as expressly permitted by these terms and conditions, you must not edit or otherwise modify any material on our website.
- 3.5 Unless you own or control the relevant rights in the material, you must not:
- (a) republish material from our website (including republication on another website);
 - (b) sell, rent or sub-license material from our website;
 - (c) show any material from our website in public;
 - (d) exploit material from our website for a commercial purpose; or
 - (e) redistribute material from our website.
- 3.6 Notwithstanding Section 3.5, you may redistribute our newsletter/ blog in print and electronic form to any person.
- 3.7 We reserve the right to suspend or restrict access to our website, to areas of our website and/or to functionality upon our website. We may, for example, suspend access to the website during server maintenance or when we update the website. You must not circumvent or bypass, or attempt to circumvent or bypass, any access restriction measures on the website.

4. Feeds

- 4.1 You may access our RSS and Atom feeds using any compatible feed reader or aggregator.
- 4.2 By accessing our feeds, you accept these terms and conditions.
- 4.3 Subject to your acceptance of these terms and conditions, we grant to you a non-exclusive, non-transferable, non-sub-licensable licence to display content from our feeds in unmodified form on any non-commercial website owned and operated by you, providing that you must not aggregate any of our feed content with any third party feed when displaying it in accordance with this Section 4.3.
- 4.4 It is a condition of this licence that you include a credit for us and hyperlink to our website on each web page where our feed content is published (in such form as we may specify from time to time, or if we do not specify any particular form, in a reasonable form).
- 4.5 We may revoke any licence relating to our feeds or feed content at any time, with or without notice.

5. Misuse of website

- 5.1 You must not:
- (a) use our website in any way or take any action that causes, or may cause, damage to the website or impairment of the performance, availability, accessibility, integrity or security of the website;
 - (b) use our website in any way that is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity;
 - (c) hack or otherwise tamper with our website;

- (d) probe, scan or test the vulnerability of our website without our permission;
- (e) circumvent any authentication or security systems or processes on or relating to our website;
- (f) use our website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, Trojan horse, worm, keystroke logger, rootkit or other malicious computer software;
- (g) impose an unreasonably large load on our website resources (including bandwidth, storage capacity and processing capacity);
- (h) decrypt or decipher any communications sent by or to our website without our permission;
- (i) conduct any systematic or automated data collection activities (including without limitation scraping, data mining, data extraction and data harvesting) on or in relation to our website without our express written consent;
- (j) access or otherwise interact with our website using any robot, spider or other automated means, except for the purpose of search engine indexing;
- (k) use our website except by means of our public interfaces;
- (l) violate the directives set out in the robots.txt file for our website;
- (m) use data collected from our website for any direct marketing activity (including without limitation email marketing, SMS marketing, telemarketing and direct mailing); or
- (n) do anything that interferes with the normal use of our website.

5.2 You must not use data collected from our website to contact individuals, companies or other persons or entities.

5.3 You must ensure that all the information you supply to us through our website, or in relation to our website, is true, accurate, current, complete and non-misleading.

6. Registration and accounts

6.1 To be eligible for an account on our website under this Section 6, you must be resident or situated in the United Kingdom.

6.2 You may register for an account with our website by completing and submitting the account registration form on our website, and clicking on the verification link in the email that the website will send to you.

6.3 You must not allow any other person to use your account to access the website.

6.4 You must notify us in writing immediately if you become aware of any unauthorised use of your account.

6.5 You must not use any other person's account to access the website, unless you have that person's express permission to do so.

7. User login details

- 7.1 If you register for an account with our website, we will provide you with a user ID and password.
- 7.2 Your user ID must not be liable to mislead and must comply with the content rules set out in Section 10; you must not use your account or user ID for or in connection with the impersonation of any person.
- 7.3 You must keep your password confidential.
- 7.4 You must notify us in writing immediately if you become aware of any disclosure of your password.
- 7.5 You are responsible for any activity on our website arising out of any failure to keep your password confidential, and may be held liable for any losses arising out of such a failure.

8. Cancellation and suspension of account

- 8.1 We may:
 - (a) suspend your account;
 - (b) cancel your account; and/or
 - (c) edit your account details,at any time in our sole discretion with or without notice to you.
- 8.2 We will usually cancel an account if it remains unused for a continuous period of 18 months.
- 8.3 You may cancel your account on our website using your account control panel on the website.

9. Our rights to use your content

- 9.1 In these terms and conditions, "your content" means all works and materials (including without limitation text, graphics, images, audio material, video material, audio-visual material, scripts, software and files) that you submit to us or our website for storage or publication on, processing by, or transmission via, our website.
- 9.2 You grant to us a worldwide, irrevocable, non-exclusive, royalty-free licence to use, reproduce, store, adapt, publish, translate and distribute your content in any existing or future media OR reproduce, store and publish your content on and in relation to this website and any successor website OR reproduce, store and, with your specific consent, publish your content on and in relation to this website.
- 9.3 You grant to us the right to sub-license the rights licensed under Section 9.2.
- 9.4 You grant to us the right to bring an action for infringement of the rights licensed under Section 9.2.
- 9.5 You hereby waive all your moral rights in your content to the maximum extent permitted by applicable law; and you warrant and represent that all other moral rights in your content have been waived to the maximum extent permitted by applicable law.

- 9.6 You may edit your content to the extent permitted using the editing functionality made available on our website.
- 9.7 Without prejudice to our other rights under these terms and conditions, if you breach any provision of these terms and conditions in any way, or if we reasonably suspect that you have breached these terms and conditions in any way, we may delete, unpublish or edit any or all of your content.

10. Rules about your content

- 10.1 You warrant and represent that your content will comply with these terms and conditions.
- 10.2 Your content must not be illegal or unlawful, must not infringe any person's legal rights, and must not be capable of giving rise to legal action against any person (in each case in any jurisdiction and under any applicable law).
- 10.3 Your content, and the use of your content by us in accordance with these terms and conditions, must not:
- (a) be libellous or maliciously false;
 - (b) be obscene or indecent;
 - (c) infringe any copyright, moral right, database right, trade mark right, design right, right in passing off or other intellectual property right;
 - (d) infringe any right of confidence, right of privacy or right under data protection legislation;
 - (e) constitute negligent advice or contain any negligent statement;
 - (f) constitute an incitement to commit a crime, instructions for the commission of a crime or the promotion of criminal activity;
 - (g) be in contempt of any court or in breach of any court order;
 - (h) be in breach of racial or religious hatred or discrimination legislation;
 - (i) be blasphemous;
 - (j) be in breach of official secrets legislation;
 - (k) be in breach of any contractual obligation owed to any person;
 - (l) depict violence in an explicit, graphic or gratuitous manner;
 - (m) be pornographic, lewd, suggestive or sexually explicit;
 - (n) be untrue, false, inaccurate or misleading;
 - (o) consist of or contain any instructions, advice or other information which may be acted upon and could, if acted upon, cause illness, injury or death, or any other loss or damage;
 - (p) constitute spam;
 - (q) be offensive, deceptive, fraudulent, threatening, abusive, harassing, anti-social, menacing, hateful, discriminatory or inflammatory; or
 - (r) cause annoyance, inconvenience or needless anxiety to any person.

- 10.4 Your content must be appropriate, civil and tasteful, and accord with generally accepted standards of etiquette and behaviour on the internet.
- 10.5 You must not use our website to link to any website or web page consisting of or containing material that would, were it posted on our website, breach the provisions of these terms and conditions.
- 10.6 You must not submit to our website any material that is or has ever been the subject of any threatened or actual legal proceedings or other similar complaint.

11. Report abuse

- 11.1 If you learn of any unlawful material or activity on our website, or any material or activity that breaches these terms and conditions, please let us know.
- 11.2 You can let us know about any such material or activity by email.

12. Medical information

- 12.1 Our website contains general information about medical conditions and treatments. That information is not advice and should not be treated as such.
- 12.2 You must not rely on the information on our website as an alternative to medical advice from your doctor or other professional healthcare provider.
- 12.3 If you have any specific questions about any medical matter, you should consult your doctor or other professional healthcare provider.
- 12.4 If you think you may be suffering from any medical condition, you should seek immediate medical attention.
- 12.5 You should never delay seeking medical advice, disregard medical advice or discontinue medical treatment because of information on this website.

13. Limited warranties

- 13.1 We do not warrant or represent:
 - (a) the completeness or accuracy of the information published on our website;
 - (b) that the material on the website is up to date;
 - (c) that the website will operate without fault; or
 - (d) that the website or any service on the website will remain available.
- 13.2 We reserve the right to discontinue or alter any or all of our website services, and to stop publishing our website, at any time in our sole discretion without notice or explanation; and save to the extent expressly provided otherwise in these terms and conditions, you will not be entitled to any compensation or other payment upon the discontinuance or alteration of any website services, or if we stop publishing the website.
- 13.3 To the maximum extent permitted by applicable law and subject to Section 14.1, we exclude all representations and warranties relating to the subject matter of these terms and conditions, our website and the use of our website.

14. Limitations and exclusions of liability

- 14.1 Nothing in these terms and conditions will:
- (a) limit or exclude any liability for death or personal injury resulting from negligence;
 - (b) limit or exclude any liability for fraud or fraudulent misrepresentation;
 - (c) limit any liabilities in any way that is not permitted under applicable law; or
 - (d) exclude any liabilities that may not be excluded under applicable law.
- 14.2 The limitations and exclusions of liability set out in this Section 14 and elsewhere in these terms and conditions:
- (a) are subject to Section 14.1; and
 - (b) govern all liabilities arising under these terms and conditions or relating to the subject matter of these terms and conditions, including liabilities arising in contract, in tort (including negligence) and for breach of statutory duty, except to the extent expressly provided otherwise in these terms and conditions.
- 14.3 To the extent that our website and the information and services on our website are provided free of charge, we will not be liable for any loss or damage of any nature.
- 14.4 We will not be liable to you in respect of any losses arising out of any event or events beyond our reasonable control.
- 14.5 We will not be liable to you in respect of any business losses, including (without limitation) loss of or damage to profits, income, revenue, use, production, anticipated savings, business, contracts, commercial opportunities or goodwill.
- 14.6 We will not be liable to you in respect of any loss or corruption of any data, database or software.
- 14.7 We will not be liable to you in respect of any special, indirect or consequential loss or damage.
- 14.8 You accept that we have an interest in limiting the personal liability of our officers and employees and, having regard to that interest, you acknowledge that we are a limited liability entity; you agree that you will not bring any claim personally against our officers or employees in respect of any losses you suffer in connection with the website or these terms and conditions (this will not, of course, limit or exclude the liability of the limited liability entity itself for the acts and omissions of our officers and employees).

15. Indemnity

- 15.1 You hereby indemnify us, and undertake to keep us indemnified, against any and all losses, damages, costs, liabilities and expenses (including without limitation legal expenses and any amounts paid by us to a third party in settlement of a claim or dispute) incurred or suffered by us and arising directly or indirectly out of your use of our website or any breach by you of any provision of these terms and conditions.

16. Breaches of these terms and conditions

- 16.1 Without prejudice to our other rights under these terms and conditions, if you breach these terms and conditions in any way, or if we reasonably suspect that you have breached these terms and conditions in any way, we may:
- (a) send you one or more formal warnings;
 - (b) temporarily suspend your access to our website;
 - (c) permanently prohibit you from accessing our website;
 - (d) block computers using your IP address from accessing our website;
 - (e) contact any or all of your internet service providers and request that they block your access to our website;
 - (f) commence legal action against you, whether for breach of contract or otherwise; and/or
 - (g) suspend or delete your account on our website.
- 16.2 Where we suspend or prohibit or block your access to our website or a part of our website, you must not take any action to circumvent such suspension or prohibition or blocking (including without limitation creating and/or using a different account).

17. Third party websites

- 17.1 Our website includes hyperlinks to other websites owned and operated by third parties; such hyperlinks are not recommendations.
- 17.2 We have no control over third party websites and their contents, and subject to Section 14.1 we accept no responsibility for them or for any loss or damage that may arise from your use of them.

18. Trade marks

- 18.1 *All graphics and website logos @ onlinephysioexpert* - our logos and our other registered and unregistered trade marks are trade marks belonging to us; we give no permission for the use of these trade marks, and such use may constitute an infringement of our rights.
- 18.2 The third party registered and unregistered trade marks or service marks on our website are the property of their respective owners and, unless stated otherwise in these terms and conditions, we do not endorse and are not affiliated with any of the holders of any such rights and as such we cannot grant any licence to exercise such rights.

19. Variation

- 19.1 We may revise these terms and conditions from time to time.
- 19.2 The revised terms and conditions shall apply to the use of our website from the date of publication of the revised terms and conditions on the website, and you hereby waive any right you may otherwise have to be notified of, or to consent to, revisions of these terms and conditions. We will give you written notice of any revision of these terms and conditions, and the revised terms and conditions will apply to the use of our website from the date that we give you such notice; if you do not agree to the revised terms and conditions, you must stop using our website.

19.3 If you have given your express agreement to these terms and conditions, we will ask for your express agreement to any revision of these terms and conditions; and if you do not give your express agreement to the revised terms and conditions within such period as we may specify, we will disable or delete your account on the website, and you must stop using the website.

20. Assignment

20.1 You hereby agree that we may assign, transfer, sub-contract or otherwise deal with our rights and/or obligations under these terms and conditions.

20.2 You may not without our prior written consent assign, transfer, sub-contract or otherwise deal with any of your rights and/or obligations under these terms and conditions.

21. Severability

21.1 If a provision of these terms and conditions is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect.

21.2 If any unlawful and/or unenforceable provision of these terms and conditions would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

22. Third party rights

22.1 A contract under these terms and conditions is for our benefit and your benefit, and is not intended to benefit or be enforceable by any third party.

22.2 The exercise of the parties' rights under a contract under these terms and conditions is not subject to the consent of any third party.

23. Entire agreement

23.1 Subject to Section 14.1, these terms and conditions, together with our privacy and cookies policy, shall constitute the entire agreement between you and us in relation to your use of our website and shall supersede all previous agreements between you and us in relation to your use of our website.

24. Law and jurisdiction

24.1 These terms and conditions shall be governed by and construed in accordance with English law.

24.2 Any disputes relating to these terms and conditions shall be subject to the exclusive jurisdiction of the courts of England.

26. Our details

26.1 This website is owned and operated by *MSK Gateway UK Ltd.*

26.2 We are registered in England and Wales under registration number 09377921 and our registered office is at Zrs-Building 3, Oakleigh Road South, London, England, N11 1GN

26.3 Our principal place of business is at *the above address.*

26.4 You can contact us:

- (a) by email, using the email address published on our website.

Privacy policy

1. Introduction

- 1.1 We are committed to safeguarding the privacy of [our website visitors, service users, individual customers and customer personnel].
- 1.2 This policy applies where we are acting as a data controller with respect to the personal data of such persons; in other words, where we determine the purposes and means of the processing of that personal data.
- 1.3 We use cookies on our website. Insofar as those cookies are not strictly necessary for the provision of [our website and services], we will ask you to consent to our use of cookies when you first visit our website.
- 1.4 In this policy, "we", "us" and "our" refer to *OnlinePhysioExpert.com*. [For more information about us, see Section 14.]

2. Credit

- 2.1 This document was created using a template from Docular (<https://seqlegal.com/free-legal-documents/privacy-policy>).

You must retain the above credit. Use of this document without the credit is an infringement of copyright. However, you can purchase from us an equivalent document that does not include the credit.

3. The personal data that we collect

- 3.1 In this Section 3 we have set out the general categories of personal data that we process.
- 3.2 We may process data enabling us to get in touch with you ("**contact data**"). [The contact data may include email address, and/or social media account identifiers. The source of the contact data is you. If you log into our website using a social media account, we will obtain elements of the contact data from the relevant social media account provider.]
- 3.3 We may process "**account data**". The account data may include your email address, business name, account creation and modification dates, website settings and marketing preferences. The primary source of the account data is you, although some elements of the account data may be generated by our website. If you log into our website using a social media account, we will obtain elements of the account data from the relevant social media account provider.
- 3.4 We may process information contained in or relating to any communication that you send to us or that we send to you "**communication data**". The communication data may include the communication content and metadata associated with the communication. Our website will generate the metadata associated with communications made using the website contact forms.
- 3.5 We may process data about your use of our website and services "**usage data**". The usage data may include your IP address, geographical location,

browser type and version, operating system, referral source, length of visit, page views and website navigation paths, as well as information about the timing, frequency and pattern of your service use. The source of the usage data is our analytics tracking system.

4. Purposes of processing and legal bases

- 4.1 In this Section 4, we have set out the purposes for which we may process personal data and the legal bases of the processing.
- 4.2 **Operations** - We may process your personal data for the purposes of operating our website, the processing and fulfilment of orders, providing our services, supplying our goods, generating invoices, bills and other payment-related documentation, and credit control. The legal basis for this processing is our legitimate interests, namely the proper administration of our website, services and business.
- 4.3 **Publications** - We may process account data for the purposes of publishing such data on our website and elsewhere through our services in accordance with your express instructions. The legal basis for this processing is consent.
- 4.4 **Relationships and communications** - We may process contact data, account data, transaction data and/or communication data for the purposes of managing our relationships, communicating with you (excluding communicating for the purposes of direct marketing) by email, SMS, post, fax and/or telephone, providing support services and complaint handling. The legal basis for this processing is our legitimate interests, namely communications with our website visitors, service users, individual customers and customer personnel, the maintenance of relationships, and the proper administration of our website, services and business.
- 4.5 **Direct marketing** - We may process contact data, account data and/or transaction data for the purposes of creating, targeting and sending direct marketing communications by email, SMS, post and/or fax and making contact by telephone for marketing-related purposes. The legal basis for this processing is consent.
- 4.6 **Research and analysis** - We may process usage data and/or transaction data for the purposes of researching and analysing the use of our website and services, as well as researching and analysing other interactions with our business]. The legal basis for this processing is consent OR our legitimate interests, namely monitoring, supporting, improving and securing our website, services and business generally.
- 4.7 **Record keeping** - We may process your personal data for the purposes of creating and maintaining our databases, back-up copies of our databases and our business records generally. The legal basis for this processing is our legitimate interests, namely ensuring that we have access to all the information we need to properly and efficiently run our business in accordance with this policy.
- 4.8 **Security** - We may process your personal data for the purposes of security and the prevention of fraud and other criminal activity. The legal basis of this processing is our legitimate interests, namely the protection of our website, services and business, and the protection of others.
- 4.9 **Insurance and risk management** - We may process your personal data where necessary for the purposes of obtaining or maintaining insurance coverage, managing risks and/or obtaining professional advice. The legal

basis for this processing is our legitimate interests, namely the proper protection of our business against risks.

- 4.10 **Legal claims** - We may process your personal data where necessary for the establishment, exercise or defence of legal claims, whether in court proceedings or in an administrative or out-of-court procedure. The legal basis for this processing is our legitimate interests, namely the protection and assertion of our legal rights, your legal rights and the legal rights of others.
- 4.11 **Legal compliance and vital interests** - We may also process your personal data where such processing is necessary for compliance with a legal obligation to which we are subject or in order to protect your vital interests or the vital interests of another natural person.

5. Providing your personal data to others

- 5.1 We may disclose your personal data to our insurers and/or professional advisers insofar as reasonably necessary for the purposes of obtaining or maintaining insurance coverage, managing risks, obtaining professional advice.
- 5.2 Your personal data held in our website database OR *Identify personal data category or categories* will be stored on the servers of our hosting services providers identified at www.onlinephysioexpert.com.
- 5.3 We may disclose *data* to our suppliers or subcontractors identified at www.onlinephysioexpert.com insofar as reasonably necessary.
- 5.4 Financial transactions relating to our website and services may be handled by our payment services providers. We will share transaction data with our payment services providers only to the extent necessary for the purposes of processing your payments, refunding such payments and dealing with complaints and queries relating to such payments and refunds. You can find information about the payment services providers' privacy policies and practices at *specified URLs*.
- 5.5 In addition to the specific disclosures of personal data set out in this Section 5, we may disclose your personal data where such disclosure is necessary for compliance with a legal obligation to which we are subject, or in order to protect your vital interests or the vital interests of another natural person. We may also disclose your personal data where such disclosure is necessary for the establishment, exercise, or defence of legal claims, whether in court proceedings or in an administrative or out-of-court procedure.

6. International transfers of your personal data

- 6.1 In this Section 6, we provide information about the circumstances in which your personal data may be transferred to countries outside the United Kingdom and the European Economic Area (EEA).
- 6.2 The competent data protection authorities have made an "adequacy decision" with respect to the data protection laws of each of these countries. Transfers to each of these countries will be protected by appropriate safeguards, namely the use of standard data protection clauses adopted or approved by the competent data protection authorities.
- 6.3 The competent data protection authorities have made an "adequacy decision" with respect to the data protection laws of each of these countries. Transfers will be protected by appropriate safeguards, namely the use of standard data

protection clauses adopted or approved by the competent data protection authorities.

- 6.4 You acknowledge that personal data that you submit for publication through our website or services may be available, via the internet, around the world. We cannot prevent the use (or misuse) of such personal data by others.

7. Retaining and deleting personal data

- 7.1 This Section 7 sets out our data retention policies and procedures, which are designed to help ensure that we comply with our legal obligations in relation to the retention and deletion of personal data.

- 7.2 Personal data that we process for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes.

- 7.3 We will retain your personal data as follows:

- (a) contact data will be retained for a minimum period of *1 years* following the date of the most recent contact between you and us, and for a maximum period of *25 years* following that date
- (b) [account data will be retained for a minimum period of *1 years* following the date of the most recent contact between you and us, and for a maximum period of *25 years* following that date
- (c) [transaction data will be retained for a minimum period of *1 years* following the date of the most recent contact between you and us, and for a maximum period of *25 years* following that date
- (d) [communication data will be retained for a minimum period of *1 years* following the date of the most recent contact between you and us, and for a maximum period of *25 years* following that date
- (e) usage data will be retained for *10 years* following the date of collection;

- 7.4 Notwithstanding the other provisions of this Section 7, we may retain your personal data where such retention is necessary for compliance with a legal obligation to which we are subject, or in order to protect your vital interests or the vital interests of another natural person.

8. Your rights

- 8.1 In this Section 8, we have listed the rights that you have under data protection law.

- 8.2 Your principal rights under data protection law are:

- (a) **the right to access** - you can ask for copies of your personal data;
- (b) **the right to rectification** - you can ask us to rectify inaccurate personal data and to complete incomplete personal data;
- (c) **the right to erasure** - you can ask us to erase your personal data;
- (d) **the right to restrict processing** - you can ask us to restrict the processing of your personal data;
- (e) **the right to object to processing** - you can object to the processing of your personal data;

- (f) **the right to data portability** - you can ask that we transfer your personal data to another organisation or to you;
- (g) **the right to complain to a supervisory authority** - you can complain about our processing of your personal data; and
- (h) **the right to withdraw consent** - to the extent that the legal basis of our processing of your personal data is consent, you can withdraw that consent.

8.3 These rights are subject to certain limitations and exceptions. You can learn more about the rights of data subjects by visiting <https://ico.org.uk/for-organisations/guide-to-data-protection/guide-to-the-general-data-protection-regulation-gdpr/individual-rights/>.

8.4 You may exercise any of your rights in relation to your personal data [by written notice to us, using the contact details set out below].

9. About cookies

9.1 A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.

9.2 Cookies may be either "persistent" cookies or "session" cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.

9.3 Cookies may not contain any information that personally identifies a user, but personal data that we store about you may be linked to the information stored in and obtained from cookies.

10. Cookies that we use

10.1 We may use cookies for the following purposes:

- (a) **authentication and status** - we use cookies to identify you when you visit our website and as you navigate our website, and to help us determine if you are logged into our website.
- (b) **shopping cart** - we use cookies to maintain the state of your shopping cart as you navigate our website
- (c) **personalisation** - we use cookies [to store information about your preferences and to personalise our website for you
- (d) **security** - we use cookies as an element of the security measures used to protect user accounts, including preventing fraudulent use of login credentials, and to protect our website and services generally
- (e) **advertising** - we use cookies to help us to display advertisements that will be relevant to you
- (f) **analysis** - we use cookies to help us to analyse the use and performance of our website and services

- (g) **cookie consent** - we use cookies to store your preferences in relation to the use of cookies more generally

11. Cookies used by our service providers

- 11.1 Our service providers use cookies and those cookies may be stored on your computer when you visit our website.
- 11.2 We use Google Analytics. Google Analytics gathers information about the use of our website by means of cookies. The information gathered is used to create reports about the use of our website. You can find out more about Google's use of information by visiting <https://www.google.com/policies/privacy/partners/> and you can review Google's privacy policy at <https://policies.google.com/privacy>.

12. Managing cookies

- 12.1 Most browsers allow you to refuse to accept cookies and to delete cookies. The methods for doing so vary from browser to browser, and from version to version. You can however obtain up-to-date information about blocking and deleting cookies via these links:
- (a) <https://support.google.com/chrome/answer/95647> (Chrome);
 - (b) <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences> (Firefox);
 - (c) <https://help.opera.com/en/latest/security-and-privacy/> (Opera);
 - (d) <https://support.microsoft.com/en-gb/help/17442/windows-internet-explorer-delete-manage-cookies> (Internet Explorer);
 - (e) <https://support.apple.com/en-gb/guide/safari/manage-cookies-and-website-data-sfri11471/mac> (Safari); and
 - (f) <https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy> (Edge).
- 12.2 Blocking all cookies will have a negative impact upon the usability of many websites.
- 12.3 If you block cookies, you will not be able to use all the features on our website.

13. Amendments

- 13.1 We may update this policy from time to time by publishing a new version on our website.
- 13.2 You should check this page occasionally to ensure you are happy with any changes to this policy.
- 13.3 We may notify you of significant changes to this policy [by email].

14. Our details

- 14.1 This website is owned and operated by **MSK Gateway UK Ltd**
- 14.2 We are registered in [England and Wales] under registration number **09377921** and our registered office is at **Zrs-Building 3, Oakleigh Road South, London, England, N11 1GN**

14.3 Our principal place of business is at **Zrs-Building 3, Oakleigh Road South, London, England, N11 1GN**

14.4 You can contact us:

- (a) by post, to the postal address given above
- (b) email on the website

15. Data protection officer

15.1 Our data protection officer's contact details are: *Chris Pruvey, 113 Faraday Rd, London, SW19 8PA*