COOKIES & PRIVACY POLICY – FUTURE CONSIDERATIONS Updated September 2014

Future Considerations ("We") are committed to protecting and respecting your privacy.

This policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

For the purpose of the Data Protection Act 1998 (the Act), the data controller is Future Considerations, 31-35 Kirby Street, London EC1N 8TE.

INFORMATION WE MAY COLLECT FROM YOU

We may collect and process the following data about you:

Information that you provide by filling in forms on our site www.futureconsiderations.com, (our site). We may also ask you for information when you report a problem with our site.

If you contact us, we may keep a record of that correspondence.

Details of your visits to our site including, but not limited to, traffic data, location data, weblogs and other communication data, whether this is required for our own billing purposes or otherwise and the resources that you access.

IP ADDRESSES

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

COOKIES

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

The cookies we use are "analytical" cookies used by the Google Analytics external service. They allow us to recognise and count the number of visitors and to see how visitors move around the site when they are using it. This helps us to improve the way our site works, for example, by ensuring that users are finding what they are looking for easily.

You can find the latest information about these cookies in the Google Analytics site by clicking on this link:http://code.google.com/intl/en/apis/analytics/docs/concepts/gaConceptsCookies.html

When you first visit our website, unless you change your Cookies Settings, we will continue to set all Cookies on your device. To find out more about cookie settings, click "help" on your browser's menu or visit www.allaboutcookies.org.

COLLECTING YOUR PERSONAL DATA

We use MailChimp to manage our newsletter and other email lists. There's no third-party tracking in messages we send through MailChimp besides MailChimp's own analytics, which may aggregate how many subscribers open a message or click the links inside. MailChimp's privacy policy is available at http://mailchimp.com/legal/privacy.

You can unsubscribe from our newsletter by clicking on the unsubscribe link provided at the end of the newsletter. You can also email info@futureconsiderations.com to update your email address, or to request that we delete your email from our database.

WHERE WE STORE YOUR PERSONAL DATA

In operating our website it may become necessary to transfer data that we collect from you to locations outside of the European Union for processing and storing. By providing your personal data to us, you agree to this transfer, storing and processing. We do our utmost to ensure that all reasonable steps are taken to make sure that your data is stored securely.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

USES MADE OF THE INFORMATION

We use information held about you in the following ways:

To ensure that content from our site is presented in the most effective manner for you and for your computer.

To provide you with information, products or services that you request from us or which we feel may interest you, where you have consented to be contacted for such purposes.

To carry out our obligations arising from any contracts entered into between you and us.

To allow you to participate in interactive features of our service, when you choose to do so.

To notify you about changes to our service.

DISCLOSURE OF YOUR INFORMATION

We will not disclose your personal information to any other party other than in accordance with this Privacy Policy and in the circumstances detailed below:

- * Where we are legally required by law to disclose your personal information.
- * To further fraud protection and reduce the risk of fraud.

THIRD PARTY LINKS

On occasion we include links to third parties on this website. Where we provide a link it does not mean that we endorse or approve that site's policy towards visitor privacy. You should review their privacy policy before sending them any personal data.

ACCESS TO INFORMATION

In accordance with the Data Protection Act 1998 you have the right to access any information that we hold relating to you. Please note that we reserve the right to charge a fee of £10 to cover costs incurred by us in providing you with the information.

CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail.

CONTACT

If you have any questions, comments or requests regarding this privacy policy, please contact us at <u>info@futureconsiderations.com</u>.

Thanks for reading.

Future Considerations Team