

Terms of Use

General Information

The Office of the Arbiter for Financial Services (“the Office”) has made every effort to ensure that information on this site is reliable and accurate at the time of publishing. However, neither the Office nor any of its employees and officials makes any express or implied representations or warranties regarding the material and facilities contained or referred to in this site, nor does it accept any liability for any loss or damage whatsoever which may arise in any way out of the use of any of the material or facilities; for errors in or omissions from the material or facilities; or for the accuracy of any information obtained through use of this site. The Office shall have no liability for any loss or damage arising out of negligence or otherwise howsoever as a result of use of or reliance on the information on this site.

By accessing any part of the site, visitors will be deemed to have accepted these terms in full.

Privacy Policy

The Office is committed to protecting visitors’ privacy. The Office will not collect any personal information about its visitors unless provided voluntarily. Any personal information communicated to the Office is kept in-house in accordance with the Data Protection Act 2001.

Below is a summary of the information the Office gathers and how it is used.

The Data Protection Act 2001

Introduction

The Data Protection Act 2001 has been enacted on the 14th December 2001 and the section concerning the appointment of the Data Protection Commissioner and the Data Protection Appeals Tribunal has been brought into force as from the 15th July 2003. The Office has a legal duty to respect and protect any personal information it collects from visitors and it will abide by such duty. The Office takes all safeguards necessary to prevent unauthorised access and it does not pass on details collected from its visitor, to any third party or Government Department unless explicitly consented to the Office.

Information Collected

Where applicable, the Office collects the following types of information from the visitor who access the site:

- IP address;
- Web page information;
- Contact or feedback information;
- Financial transaction information;
- Site usage information

If the visitor reads or download information from this site, the Office’s servers will automatically collect and store the following non-personal information:

- The requested web page or download;
- Whether the request was successful or not;
- Information pertaining to any financial transaction but not credit card numbers (where applicable);
- The Internet address of the web site or the domain name of the computer from which the site has been accessed;
- The operating system of the machine running the web browser and the type and version of the visitor's web browser.

Please note that this information is not shared, rented, or sold to any other organisation.

At any time, visitors may request the OFFICE to disclose what information is effectively held about them at that particular time. Visitors have the right to have any inaccuracies corrected and where applicable erased, if they are not already deleted.

The Office ensures visitors that:

- Personal data is processed fairly and lawfully;
- Personal data is always processed in accordance with good practice;
- Personal data is only collected for specific, explicitly stated and legitimate purposes;
- Personal data is not processed for any purpose that is incompatible with that for which the information is collected;
- Personal data that is processed is adequate and relevant in relation to the purposes of the processed;
- No more personal data is processed than is necessary having regard to the purposes of the processed;
- Personal data that is processed is correct and, if necessary, up to date;
- All reasonable measures are taken to complete, correct, block or erase data to the extent that such data is incomplete or incorrect, having regard to the purposes for which they are processed.

Personal Information

The Office will not obtain personally-identifying information about visitors accessing this site, unless the visitor chooses to identify themselves through its registration system. Visitors may request the Office at any time to disclose what information is effectively held on them, if any, at that particular time. Visitors have the right to have any inaccuracies corrected and where applicable erased, if they are not already deleted.

The Office will NEVER release, sell, give or rent visitor information to any other party or organisation, without the visitor's explicit permission.

Links

Our site has a number of links to other local and international organisations and agencies. Upon linking to another site, visitors are no longer on the Office site and visitors become subject to the privacy policy of the new site.

Changes to this Privacy Policy

If there are any changes or additions to this privacy policy, the Office will replace this page with an updated version. It is therefore in the visitor's own interest to check the "Privacy Policy" page any time they access this web site so as to be aware of any changes which may occur from time to time.

Revisions

The Office maintains the right to delete or modify in part or in full any information on this site without prior notice.

V1 – 17 May 2016