

Terms of Service

Welcome to our website. If you continue to browse and use this website, you are agreeing to comply with and be bound by the following terms and conditions of use, which together with our privacy policy govern Culfin Data Solutions's relationship with you in relation to this website. If you disagree with any part of these terms and conditions, please do not use our website.

The term 'Culfin Data Solutions' or 'us' or 'we' refers to the owner of the website whose registered office is [address]. Our company registration number is [company registration number and place of registration]. The term 'you' refers to the user or viewer of our website.

The use of this website is subject to the following terms of use:

- The content of the pages of this website is for your general information and use only. It is subject to change without notice.
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- Your use of this website and any dispute arising out of such use of the website is subject to the laws of England, Northern Ireland, Scotland and Wales.

Privacy Policy

Our contact details

Name: Culfin Data Solutions

Address:

Phone Number: 07868755516

E-mail: info@culfin.org

The type of personal information we collect

We currently collect and process the following information:

- Personal identifiers, contacts and characteristics (for example, name and contact details)
- User Email Address
- User Forename and Surname
- Company Address
- Company Email Address
- Company Website
- Company Phone Number

How we get the personal information and why we have it

Most of the personal information we process is provided to us directly by you for one of the following reasons:

- We collect personal data if you voluntarily provide it when contacting us (e.g. via contact form or e-mail).
- The specific data that is collected is listed on the respective contact forms. We use the data provided by you to process your enquiries.
- The legal basis for the data processing is Art. 6 (1) (b) GDPR, insofar as your message is related to an existing or upcoming contract with you. If this is not the case, the legal basis is Art. 6 (1) (f) GDPR, as the processing is necessary to fulfil our legitimate interest in the proper processing of contact requests. In order to be able to properly allocate enquiries, the provision of personal data is necessary.

We use the information that you have given us in order to

- Set up user accounts
- Process orders
- Process user enquires

Use of payment service providers

For the processing of payments, we use the following service providers who act as separate data controllers:

Card payments are processed by Stripe Payments Europe, Ltd, One Building, 1 Grand Canal Street Lower, Dublin 2, Ireland. This may also involve the transfer of personal

data to the USA. To ensure an appropriate level of data protection, Stripe uses standard data protection clauses. You can find more information on data protection at Stripe [here](#).

Under the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing this information are:

(a) Your consent. You can remove your consent at any time. You can do this by contacting info@culfin.org

(b) We have a contractual obligation.

(c) We have a legal obligation.

(d) We have a vital interest.

(e) We have a legitimate interest.

How we store your personal information

Your information is securely stored.

We keep User Email Address and User Forename and User Surname for a period of one year after a user has closed their account. We will then dispose your information by deleting from our databases.

Your data protection rights

Under data protection law, you have rights including:

Your right of access - You have the right to ask us for copies of your personal information.

Your right to rectification - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

Your right to erasure - You have the right to ask us to erase your personal information in certain circumstances.

Your right to restriction of processing - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

Your right to object to processing - You have the the right to object to the processing of your personal information in certain circumstances.

Your right to data portability - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at info@culfin.org if you wish to make a request.

Cookies and Web Analytics

In order to use the payment functionality of our website, cookies are used by our third-party payment provider, Stripe Inc. When you make a payment through our website, you are re-directed to Stripe Inc who use cookies. Please refer to the Stripe Inc cookie policy for details (<https://stripe.com/gb/cookie-settings>).

Cookies:

Cookies are small text files that are stored on your terminal device. We always use some cookies to be able to guarantee the basic functionality of our pages and the optimal presentation of our offers (essential/necessary cookies). Some of the cookies we use are deleted at the end of the browser session, i.e. after you close your browser (so-called session cookies). Other cookies remain on your device and enable us to recognise your browser on your next visit of our website (persistent cookies). We use both cookies of our own and some by third-party providers (so-called third-party cookies).

Other Cookie Setting Options:

Alternatively, you can set your browser to inform you about the use of cookies on websites and let you accept them individually or refuse them for certain cases or in general. Each browser manages cookie settings differently. This is described in more detail in the help menu of each browser which also explains how you can change your cookie settings. You can find this menu for each browser at the following links:

Microsoft Edge™ – <https://support.microsoft.com/de-de/help/4027947/microsoft-edge-delete-cookies>

Safari™ – <https://support.apple.com/de-de/guide/safari/sfri11471/12.0/mac/10.14>

Chrome™ – <https://support.google.com/chrome/answer/95647?hl=de&hlrm=en>

Firefox™ – <https://support.mozilla.org/de/products/firefox/protect-your-privacy/cookies>

Opera™ – <https://help.opera.com/de/latest/web-preferences/#cookies>

In addition to deselecting cookies in the Cookie Manager, you can revoke any consent which you have given us to the use of cookies in accordance with Art. 6 (1) (a) GDPR at any time by sending a message to the contact indicated in our privacy policy.

Please note that disabling cookies may limit your access to some features of our website.

How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us at info@culfin.org or call 07868755516.

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office

Wycliffe House

Water Lane
Wilmslow
Cheshire
SK9 5AF

Helpline number: 0303 123 1113

ICO website: <https://www.ico.org.uk>

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