Privacy Policy

IMPORTANT NOTICE: PLEASE READ BEFORE USING THIS WEBSITE: This site uses cookies. This policy explains how we use cookies and may be amended from time to time. By using this site you agree to the placement of cookies on your computer in accordance with the terms of this policy. **If you do not wish to accept cookies from this site please either disable cookies or refrain from using this site.**

1. **What are Cookies?**
   A cookie is a text-only string of information that a website transfers to the cookie file of the browser on your computer's hard disk so that the website can recognize you when you revisit and remember certain information about you. This can include which pages you have visited, choices you have made from menus, any specific information you have entered into forms and the time and date of your visit.

2. **Types of Cookies**
   There are two main types of cookies:
   - **Session cookies**: these are temporary cookies that expire at the end of a browser session; that is, when you leave the site. Session cookies allow the website to recognize you as you navigate between pages during a single browser session and allow you to use the website most efficiently. For example, session cookies enable a website to remember that a user has placed items in an online shopping basket.
   - **Persistent cookies**: in contrast to session cookies, persistent cookies are stored on your equipment between browsing sessions until expiry or deletion. They therefore enable the website to "recognise" you on your return remember your preferences and tailor services to you.

   In addition to session cookies and persistent cookies, there may be other cookies which are set by the website which you have chosen to visit, such as this website, in order to provide us or third parties with information.

3. **Our use of Cookies**
   We use session cookies to help us maintain security and verify your details whilst you use the website as you navigate from page to page, which enables you to avoid having to re-enter your details each time you enter a new page. We use persistent cookies to help us recognize you as a unique user when you return to our website so that you do not have to input your details multiple times as you move between our pages or services remember how you have customised your use of this site, such as your preferred currency and time zone collect and compile anonymous, aggregated information for statistical and evaluation purposes to help us understand how users use the website and help us improve the structure of our website. In addition to cookies which send information to us, we also use cookies which collect information and send it to third parties. An example of this is Google Analytics. Where this site allows such cookies to be set or you access other websites from this site using the links provided, the operators of these websites will use cookies in accordance with their own cookies policy, which may differ from ours. As with first party cookies, you are able to block third party cookies through your browser settings. We are committed to respecting and protecting your privacy and will ensure that all personal information collected by us is kept and treated in accordance with our privacy policy. A link to this policy is available within the footer of this portal or alternatively at our jpmorgan.com website.

4. **Refusing Cookies on this Site**
   Most browsers are initially set to accept cookies. However, you have the ability to disable cookies if you wish, generally through changing your internet software browsing settings. It may also be possible to configure your browser settings to enable acceptance of specific
cookies or to notify you each time a new cookie is about to be stored on your computer enabling you to decide whether to accept or reject the cookie. To manage your use of cookies there are various resources available to you, for example the “Help” section on your browser may assist you. You can also disable or delete the stored data used by technology similar to cookies, such as Local Shared Objects or Flash cookies, by managing your browser’s “add-on settings” or visiting the website of its manufacturer. As our cookies allow you to access some of our website’s essential features we recommend that you leave cookies enabled, otherwise, if cookies are disabled, it may mean that you experience reduced functionality or will be prevented from using this site altogether.

Privacy Policy
All personal details obtained from you are covered by the Data Protection Act 1998. Your email address will not be sold, rented or otherwise shared with third parties without your consent. By its nature, we cannot guarantee any transactions over the internet as being fully secure but we will strive to protect all personal information and ensure its security on our internal systems. The cookies used in our website are ‘analytical’ cookies using Google Analytics. They allow us to count the number of visitors and to see which pages visitors go to most often. All information is anonymous. We only use cookies to help us improve the way our website works. By using our website you agree that we can place these types of cookies on your device. Information that is gathered from visitors: in common with other websites, log files are stored on the web server saving details such as the visitor's IP address, browser type, referring page and time of visit. Where registration is required, the visitor's email, data and a username will be stored on the secured server.