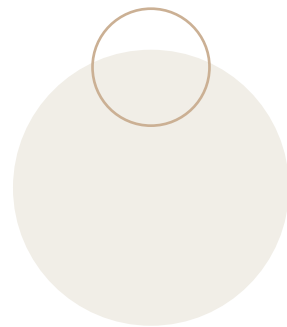




# Privacy and Cookies Policy



## Privacy

Providence is committed to protecting your personal information when you are using our services. We strive to make our services safe and enjoyable environments for you to use. We have created this Privacy and Cookies Policy in order to provide comprehensive information about how Providence will protect your personal information and the use of cookies across our website.

By submitting your personal information on this website, you consent to the use of this information as set out in this Privacy and Cookies Policy. If Providence decides to change the Privacy and Cookies Policy, we will post the changes in this document so that you are always aware of the information we collect, how we use it and under what circumstances it is disclosed.

Providence collects the information you provide to us on the Company website [www.providence.life](http://www.providence.life). This may include your name, address, email address, and other details. You have the right to ask for a copy of the information we hold about you (for which we may charge a small fee) and to correct any inaccuracies in your information. When you use our website we automatically collect information about your browsing session such as your IP address and what type of device you are using (e.g. a computer, a smart phone or a tablet). We also keep a record of the pages that you view during your visit. This information is used to improve the way in which our website operates and for systems administration purposes. The Providence website also makes use of cookies.

We will use the personal information provided by you to answer your queries, to provide you with information on our products, and to provide you with any of our other services that you request. In doing so we may share your personal information with other Providence Holdings Limited companies, service providers and relevant financial professionals. Personal information may be disclosed to Governmental, regulatory institutions, or similar parties if required by law or regulation.

The internet is not a secure medium of communication and Providence cannot guarantee the security of any information transmitted over the internet. We are not responsible for any damages you, or others, may suffer as a result of the loss of confidentiality of such information.

From time to time, we may include links on our website to other sites that we believe you may find useful. These websites may have their own privacy statement, which may differ from ours. If you choose to use these links, please ensure that you consider the content of any privacy statement located on the linked website. Any websites connected with the Providence website are not within Providence's control and we bear no responsibility for their content.

## Cookies

A cookie is a small amount of data, which frequently includes a unique identifier that is sent to your computer or mobile device (referred to here as a “device”) browser from a website’s server and is stored on your device’s hard drive. Each website or third-party service provider used by the website can send its own cookie to your browser if your browser’s preferences allow it, but (to protect your privacy) your browser only permits a website or third-party service provider to access the cookies it has already sent to you, not the cookies sent to you by other sites or other third-party service providers. A cookie will contain some anonymous information such as a unique identifier, the site name and some digits and numbers.

A browser is an application that allows you to surf the internet. The most common browsers are Internet Explorer, Firefox and Safari. Most browsers are secure and offer quick and easy ways to delete information like cookies.

Cookies record information about your online preferences and allow us to tailor the website to your interests. Information supplied by cookies can help us to analyse your use of our sites and help us to provide you with a better user experience. You can choose how cookies are handled by your device via your browser settings. The most popular browsers allow users to a) accept all cookies, b) to notify you when a cookie is issued, or c) to not receive cookies at any time. If you choose not to receive cookies at any time, the website may not function properly and certain services will not be provided, spoiling your experience of the website. Each browser is different, so check the “Help” menu of your browser to learn how to change your cookie preferences.

**First-Party Cookies** are set by the website you are visiting and they can only be read by that site.

**Third-Party Cookies** are set by other organisations that we use for different services. For example, the website may also contain content embedded from, for example, YouTube or Flickr and these sites may set their own cookies.

**Session Cookies** are stored only for the duration of your visit to a website and these are deleted from your device when your browsing session ends.

**Persistent Cookies** are saved on your device for a fixed period. Persistent cookies are used where we need to know who you are for more than one usage session.

**Flash cookies** are Adobe’s own cookies. Adobe utilise their own cookies, which are not manageable through your browser settings but are used by the Flash Player for similar purposes, such as storing preferences or tracking users. Flash Cookies work in a different way to web browser cookies; rather than having individual cookies for particular jobs, a website is restricted to storing all data in one cookie. You can control how much data, if any, may be stored in that cookie but you cannot choose what type of information is allowed to be stored. You can manage which websites can store information in Flash cookies on your device via the website storage settings panel on the Adobe website.

**Web beacons, clear GIFs, page tags and web bugs** are all terms used to describe a particular form of technology implemented by many websites in order to help them to analyse how their site is being used and, in turn, to improve your experience of their site. They may also be used to target any advertising being served on the web page you are viewing. A web beacon (or similar) usually takes the form of a small, transparent image, which is embedded in a web page or an email. They are used in conjunction with cookies and send information such as your IP address, when you viewed the page or email, from what device and your (broad) location.

Cookies enable Providence to identify your device. We use cookies that are strictly necessary to enable you to move around the site or to provide certain basic features. We also use cookies to help us to improve the performance of our website to provide you with a better user experience. Typically, we use cookies to deliver the following services throughout the pages of our websites: (a) to enable us to recognise your device so you don’t have to give the same information repeatedly, (b) to record what people like and don’t like on the website and the popularity of various elements of the website so that we can ensure that it works properly at points of high usage.



[www.providence.life](http://www.providence.life)

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