MBI-PAM Cookies, Website & Privacy Policy



COOKIES POLICY

1. About this cookies policy

The website www.mbi-pam.com (the "Site") is operated by MBI-PAM Limited ("we", "us", "our"), incorporated in England and Wales. We are committed to protecting your privacy and complying with UK GDPR, the Data Protection Act 2018 and all applicable law.

2. Contact information

If you have questions about this policy, please contact us via the Site.

3. What are cookies?

Cookies are small text files stored on your device when you visit websites. They help the Site function and improve user experience.

4. Use of cookies and similar technologies

We use strictly necessary, analytics, customisation, social media and advertising cookies. Consent is required for all non-essential cookies. You may disable cookies in your browser, but this may limit functionality.

5. Attribution

This policy is maintained by MBI-PAM and updated to reflect UK law as of 2026.

WEBSITE TERMS OF USE

1. About these terms

We are MBI-PAM Limited. These Terms apply to all use of the Site. We may withdraw or restrict access at any time.

2. Consent to terms

By using the Site you agree to these Terms. If you do not agree, do not use the Site.

3. Copyright notice

All intellectual property on the Site is owned or licensed by us. You may not reproduce or distribute Site material for commercial purposes without permission.

4. Disclaimer

We do not guarantee uninterrupted access, error-free content, or absence of malware. Liability is limited as permitted by law.

5. Links to third party sites

We are not responsible for third-party content or practices.

6. Links from third party sites

You may link to our Site fairly and lawfully. We may withdraw permission at any time.

7. Content submitted by you

You are responsible for all content submitted to the Site and must ensure it does not infringe rights or include unlawful material.

8. Privacy

We process personal data according to our Privacy Policy.

9. Applicable law

These Terms are governed by English law and subject to English courts.

10. Attribution

Maintained by MBI-PAM and updated to reflect UK law as at 2026.

PRIVACY POLICY

1. About this privacy policy

We comply with UK GDPR, the Data Protection Act 2018 and other applicable UK data protection law. This policy explains what data we collect, how we use it, and your rights.

2. Contact information

If you have concerns about your data, please contact us via the Site.

3. What information we collect

Information such as contact details, account information, interaction records, technical data and marketing preferences.

4. How we use personal data

We use data to provide services, manage relationships, improve our Site, comply with law, and send marketing where permitted.

5. Sharing personal data

We only share data where necessary, with employees, advisers, service providers or regulators, and use safeguards for overseas transfers.

6. Third-party links

We are not responsible for external privacy practices.

7. Your rights

You may request access, correction, deletion, restriction, objection, portability or withdraw consent (where applicable). You may complain to the ICO.

8. Data retention

We typically retain records for six years unless law requires otherwise.

9. Data protection principles

We process data lawfully, fairly, transparently and securely, keeping it accurate and not longer than necessary.

10. Lawful bases

We rely on consent, contract, legal obligation, vital interests, public interest or legitimate interests.

11. Attribution

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