



Cookies, Website and Privacy Policy

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www.mbi-pam.com

Compliance Note (2025 Update): This document incorporates current UK legal requirements as at September 2025, including the Data Protection Act 2018, the UK GDPR, the Privacy and Electronic Communications Regulations 2003 (PECR), ICO guidance on cookies and online tracking, and rules on cross-border data transfers (UK adequacy regulations and the UK–US Data Bridge).

COOKIES POLICY

1. About this cookies policy

1.1 The website www.mbi-pam.com (the “Site”) is operated by MBI-PAM Limited (“we”, “us”, “our”), incorporated in England and Wales (company number 14251288). Our contact details are available on the Site.

1.2 We are committed to protecting your privacy and complying with the Data Protection Act 2018, the UK GDPR and all applicable UK law (“Data Protection Law”).

1.3 This policy may be updated at any time by posting a revised version on the Site. Material changes will be highlighted where possible.

2. Contact information

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

3. What are cookies?

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

4. Use of cookies and similar technologies

4.1 We use the following categories:

- Strictly necessary cookies – essential for security and core functions.
- Analytics cookies – collect data on site use to improve performance.
- Customisation cookies – remember your preferences (e.g. username).
- Social media cookies – enable sharing on social platforms (subject to those platforms’ own policies).

- Targeting/advertising cookies – record your visit and may be shared with third parties to deliver relevant advertising.

4.2 Consent is required for all cookies except those strictly necessary. You will be asked for consent when first visiting the Site and periodically thereafter.

4.3 You may disable cookies in your browser or via our cookie tool. See www.allaboutcookies.org for guidance. Disabling cookies may limit Site functionality.

5. Attribution

This policy is based on standard UK legal templates and updated by MBI to reflect UK law as at September 2025.

WEBSITE TERMS OF USE

1. About these terms

1.1 We are MBI-PAM Limited, incorporated in England and Wales (company no. 14251288). Full contact details are available on the Site.

1.2 These Terms apply to use of www.mbi-pam.com, regardless of how you access it. We may withdraw or restrict access at any time.

2. Consent to terms

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

2.2 We may update these Terms by posting a new version.

2.3 You may only use the Site for lawful purposes.

3. Copyright notice

3.1 Unless otherwise stated, all intellectual property on the Site is owned or licensed by us.

3.2 You may not reproduce, copy, download, or distribute Site material for commercial purposes without prior written permission.

3.3 You may use content for personal, non-commercial purposes only.

4. Disclaimer

4.1 Accessing or using the Site is at your own risk. We do not guarantee uninterrupted service, error-free content, or freedom from malware.

4.2 To the fullest extent permitted by law, we exclude liability for damages or losses from use of the Site.

4.3 Nothing limits liability for death or personal injury caused by negligence.

4.4 Content on the Site does not constitute a binding offer unless expressly confirmed in writing.

5. Links to third party sites

5.1 We may link to third-party sites. We are not responsible for their content or practices and do not endorse them.

6. Links from third party sites

6.1 You may link to our Site fairly and lawfully without suggesting false affiliation.

6.2 We may withdraw linking permission at any time.

7. Content submitted by you

7.1 You are responsible for all content submitted. It must not:

- infringe third-party rights,
- contain defamatory or offensive material,
- breach privacy rights,
- include unauthorised advertising,
- contain harmful code,
- or breach applicable laws.

7.2 You grant us a non-exclusive, royalty-free licence to use submitted content.

7.3 You indemnify us against third-party claims arising from your content.

8. Privacy

8.1 We process your personal data in accordance with our Privacy Policy.

9. Entire agreement

These Terms are the entire agreement between you and us regarding use of the Site.

10. Applicable law

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

11. Attribution

These Terms are maintained by MBI and updated to reflect UK law as at September 2025.

PRIVACY POLICY

1. About this privacy policy

1.1 The Site is operated by MBI-PAM Limited (“we”). Our contact details are available on the Site.

1.2 We comply with the Data Protection Act 2018, UK GDPR, and other applicable law.

1.3 We are the data controller of personal data we collect. This policy explains what data we collect, why, how we use it, and your rights.

1.4 This policy may be updated by posting a revised version on the Site. Significant changes will be highlighted.

2. Contact information

2.1 If you have concerns about your data or this policy, please contact us via the Site.

3. What information we collect

3.1 We collect personal data such as:

- contact details,
- account information,
- records of interactions with us,
- technical data (IP, browser type, device),
- marketing preferences.

4. How we use personal data

4.1 We use personal data to:

- provide services,
- manage relationships,
- improve our Site and services,
- comply with law,
- send marketing (where permitted).

5. Sharing personal data

5.1 We share personal data only where necessary, with employees, contractors, advisers, or regulators.

5.2 We may share anonymised/aggregated data for analytics.

5.3 Transfers outside the UK may occur. Where this happens, we use safeguards such as the UK adequacy regulations or the UK–US Data Bridge.

6. Third-party links

6.1 The Site may contain links to other websites. We are not responsible for their privacy practices.

7. Your rights

7.1 Under Data Protection Law you have the right to:

- access your data (subject access request),
- request correction,
- request deletion,
- restrict processing,
- object to processing,
- receive data portability,
- withdraw consent (where relied upon).

7.2 You may object to processing for direct marketing at any time. We will then stop.

7.3 If you are unhappy, you may complain to the ICO (ico.org.uk / 0303 123 1113).

8. Data retention

8.1 We typically retain records and personal data for six (6) years as standard, unless a longer period is required by law, or unless otherwise agreed or directed by either party. After this period, data will be securely destroyed or anonymised.

9. Data protection principles

We process data lawfully, fairly, transparently, and securely. We limit data to what is necessary, keep it accurate and up to date, and do not retain it longer than necessary.

10. Lawful bases for processing

We rely on one or more of the following bases:

- consent,
- contract,
- legal obligation,
- vital interests,
- public interest,
- legitimate interests.

11. Attribution

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