

1. Introduction

Welcome to **Dhillon Finance and Consulting**.

We are committed to protecting your personal information and your right to privacy.

If you have any questions or concerns about our policy, or our practices regarding your personal information, please contact us at **sd@dhillonfinanceandconsulting.com**.

2. Information We Collect – And Why

We collect personal information that you voluntarily provide to us when:

- You register on our website or request contact through our "Contact Us" enquiry form or a similar form
- You express interest in our services or information (e.g., subscribing to marketing communications)
- You raise queries or submit complaints
- You engage with us on social media
- You sign up to receive newsletters or periodic updates
- You respond to surveys or questionnaires aimed at improving our services

The personal information we may collect includes:

- Name and job title
- Company or organisation
- Contact information (e.g., email address and telephone number)
- Demographic data such as postcode, preferences, and interests
- Responses to client surveys or similar research
- Information necessary to deliver our services
- Any other personal information you choose to provide

Additionally, when you visit our website, we may automatically collect technical data such as:

- IP address and device type
- Browser type and device identifiers
- General geographic location (e.g., city or country)
- Pages viewed and links clicked

This information helps us understand visitor preferences and improve website relevance and usability.

3. How We Use and Share Your Information

We may share your personal information with the following parties:

- Third-party service providers or partners assisting with data processing
 - Government agencies, courts, regulators, or law enforcement where required:
 - by law or regulation
 - to establish or defend legal rights
 - to protect vital interests
 - A prospective buyer or investor during a merger, acquisition, or asset sale (with assurances on data use)
 - Any third party with your consent
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4. Legal Basis for Processing Your Data

Our collection and use of personal information are based on one or more of the following:

- Your voluntary consent
- Fulfillment of a contract
- Compliance with legal obligations
- Legitimate business interests that are not overridden by your rights

We do **not** sell or transfer your personal data for monetary or other compensation.

5. Security of Your Information

We implement administrative, technical, and physical safeguards to protect your data. However, no system is completely secure, and we cannot guarantee against all forms of data misuse or interception.

6. Data Retention

We retain your personal information only for as long as necessary for the purposes described or as required by law. Once retention is no longer necessary, we will securely delete or anonymize your data. If immediate deletion is not possible (e.g., due to backups), your data will be isolated and securely stored until it can be removed.

7. Your Privacy Rights (UK)

You have the following rights regarding your personal information:

- **Access, correct, update, or delete** your data

- **Object to, restrict,** or request **portability** of data processing
- **Withdraw consent** at any time (without affecting previous lawful processing)
- **Opt-out of marketing communications** by clicking “unsubscribe” in emails or emailing us directly
- **Lodge a complaint** with the UK’s Information Commissioner’s Office (ICO) or your local data authority

To exercise any of these rights, contact us at **sd@dhillonfinanceandconsulting.com**.

8. Updates to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, or for operational, legal, or regulatory reasons. The updated version will be posted on our website with a revised "last updated" date.

9. Contact Us

If you have any questions or comments about this policy, please contact us at:

Email: sd@dhillonfinanceandconsulting.com