

PARENTS HANDBOOK 2022-23



INTRODUCTION

Loughborough Gymnastics Academy would like to takes this opportunity to welcome you and your child to our gymnastics community. We hope they will be able to thrive in an environment that aims to foster a learning ethos and will encourage lifelong participation in sport and recreation.

OUR VISION

To provide a positive community space that empowers all involved to be the best that they can be and ultimately be a National leader in gymnastics provision.

OUR MISSION

INSPIRE, IMPROVE AND INVEST in the growth of young people and adults both physically and mentally through the sport of gymnastics

OUR CORE VAULES

HAVE FUN

We want our members first and foremost to enjoy the sport of gymnastics and have fun.

RESPECT

Respect for your environment and all the people involved in it helps keep our gym safe, clean and friendly

TRUST

We believe to be a successful team this needs to be based on truth and honesty. We believe trust starts with putting the individual needs of each one of our members first.

EMPATHY

We believe this helps us focus on listening. It enables us to reflect on ours and on others actions and words giving us a deeper understanding of another person's perspective and react with compassion, helping advance our relationships and performance.

LEARN CONSTANTLY

Creating knowledge and skills through teaching and learning is the core of what we do. Having the hunger to continue to build on our knowledge, review and reflect will enable us to grow into a better team.

BUILD COMMUNITY

We are made stronger by our partnerships and collaborations and listening to diverse voices and using a diverse set of skills. "If you want to go fast, go alone. If you want to go far, go together"



Consent Form

Dear parents,

Welcome to Loughborough Gymnastics CIC. In this pack and on our website is a copy of the clubs handbook, policies and procedures. Please familiarise yourself with these as they will help you understand the structure of the club.

At Loughborough Gymnastics we aim for all our gymnasts to progress within the limits of their own abilities and celebrate hard work and effort at all levels. We want our gymnasts to enjoy their sessions and for this reason, feel it is important that they are very much involved in their learning experience. All gymnasts registered to British Gymnastics will have the ability to track their progression through their online 'Rise' programme. All members of LGA must register with British Gymnastics directly through their website.

Please note however, that whilst we work gymnasts towards Badges and certificates, we also need to allow time for them to learn and consolidate skills properly. This takes time and patience and we will not rush children through their skills solely for the purposes of gaining a badge. As a gymnast progresses through the levels the skills will get harder and the time it takes to learn them will take longer – this does not mean the child is no longer progressing.

A few gymnasts may be able to progress into our development or competitive squad programmes and coaches will speak to parents and gymnasts if this was to be a possibility. It is important to note that gymnastics is inherently difficult, and technical proficiency takes time and lots of good repetitions. Few gymnasts will be able to reach the highest levels, but this does not mean they cannot progress and reach their potential, whatever that may be.

All the coaches at Loughborough Gymnastics work to set guidelines, and all want the very best for every child in the club.

By becoming a member of Loughborough Gymnastics Academy you agree to all the terms and conditions in this document.



Our Classes

Recreational Classes

Monday – Friday 4pm – 5pm: Suitable for those aged 4 years – 7 years beginner gymnasts

Monday – Friday 5:15 – 6:15pm: Suitable for those aged 7 – 12 years beginner/intermediate

Saturday 9am – 10am: Suitable for those aged 4 – 7 years beginner/intermediate gymnasts

Saturday 10:15am – 11:15am: Suitable for those aged 4 – 7 years beginner gymnasts

Saturday 2pm – 3pm: Suitable for those aged 4 – 12 years beginner/intermediate gymnasts

Gym Ninjas: Suitable for those aged 5-7 years. A more relaxed session for those not seeking traditional gymnastics.

Foundation 1 Squad: some gymnasts may be invited to attend Foundation 1 sessions which run for an extra 15 minutes during normal recreational classes and follow the 43 weeks per year timetable.

Squad sessions

Advanced Floor and Vault: Tuesday or Fridays 6:15 – 7:45pm 90 mins per week

Advanced + Floor and Vault: Wednesday 6:15 – 7:45pm and Saturday 11:30 – 1pm 3 hours

Mens floor and vault Squad: Wednesdays 6:15 – 7:45pm

Foundation 2 Squad: Thursdays 4pm - 5:30pm & Saturdays 9am - 10:30am 3 hours per week

Pre-Comp Women's Artistic Squad: Mondays 4 – 5:30pm, Wednesdays 4 – 6pm, Saturdays 9am – 11am. 5.5

hours per week

Womens Artistic Challenge Squad: Wednesday 6 – 8pm, Friday 5 - 7:30 Saturday 1- 3pm (6.5 hours per week)

(all squads are by invitation only and gymnasts will be identified during their classes)



Fees Policy Registration and fees

- 1. For all new members we offer a month's trial for £30. Following this our fees for our recreational classes should be paid monthly via our online membership system, Coacha. Emails will be sent explaining how to set up your account. Payment is required in advance on 1st of the month.
- 2. Upon completion of the month's trial there will be a one off joining fee payment of £10
- 3. Gymnastics for all recreational class fees are based on an operational year of **43 weeks** spread over 12 equal monthly payments and therefore take into account periods when the club is closed. Any non-payment of fees during closed periods will result in your child losing their place.
- 4. Fees are standardised across the club to take into account the number of hours/sessions per week throughout the year. Refunds are not issued for any session missed by members. Fees are set as follows:-

1 hour per week = £26.87 per month Foundation 1 development = £31.38 per month 2 hours per week = £40 per month Gym Ninjas = charged half termly at £7.50 per session

- 5. At this stage we do not have a yearly membership fee as we know since the pandemic the costs of many activities and living has gone up. However, we do have to increase our fee's slightly year on year to cover the increasing costs of rent and utility bills. Unfortunately at this time we cannot offer sibling discounts for our classes.
- 6. All club members must have British Gymnastics membership and inurance. This is renewed and paid direct to them. To renew go to www.british-gymnastics.org. All general and development gymnasts must have bronze level membership £19 and competitive gymnasts, Silver £41. This is due by 1st October each year. If you are a new club member, this must be set up after your childs second session. Any club member without BG insurance will not be able to participate in our classes.
- 7. Development and competition squad fees are paid monthly via our membership system and are due by the 1st of every month. Fees are based on an operational year of **47 weeks** spead over 12 monthly payments and therefore take into account periods when the club is shut. They are set as follows-:

Foundation 2 development = £44 per month Mens Floor & Vault Squad = £38.68 per month Advanced Floor & Vault Squad = £38.68 Advanced + Floor and Vault Squad = £48



Pre comp Womens Artistic Squad = £60 Womens Artistic Challenge Squad = £62.50

Any competition fees must be paid in full by the requested deadline date. Once agreed to enter and payment is made, please note this is non-refundable.

- 8. Any late payments with regard to monthly fees, competition fees or annual subscriptions will be charged an administration fee of £5 and may result in your place being given to someone else. Failure to pay fees will result in your child not being able to train until fees are up to date.
- 9. In the event that the gym is forced to close by local or National government due to Covid-19 fees will automatically be reduced to £5 holding fee. This holding fee will guarantee your child place when we re-open and will allow you access to all our online/at home resources. Without the holding fee we will not be able to guarantee your childs place.
- 10. If you have any problems concerning fees or setting up your account please contact the club immediately at contact@loughboroughgymnasticsacademy.co.uk

TERMINATING OR CANCELLING MEMBERSHIP

- 1. Membership at Loughborough Gymnastics CIC runs from 1st of each month on a rolling basis until you notify us that you would like to cancel.
- 2. You may terminate your membership at any time by providing 'one payment months' written notice. One (1) further (future) payment month (from 1st) monthly payment for session fees will be due from the date that you provide notice to terminate membership. During the notice period the class place will remain open for the member to attend and once this period has been served membership will be terminated.
- 3. Notice to terminate membership cannot be accepted at your club by telling a coach on the door and **MUST** be provided in writing. This can be done in the form of an email to: contact@loughboroughgymnasticsacademy.co.uk or by letter handed in at the gym or posted to The Base, Unit 8 Weldon Rd Industrial estate, Loughborough LE11 5RN. This is to ensure the information is properly documented and input on the central system at the correct date.
- 4. You will receive written confirmation via email of your membership termination. This will notify you the date of your final payment and the final class date for the member. Please retain a copy of this for your records.
- 5. It is your responsibility to make sure that we are correctly notified about your request to terminate your membership at the club.
- 6. You may terminate your membership without attending during the 'notice period' if you are diagnosed with a serious medical illness or suffer an injury which prevents you from participating in gymnastics. In these cases, termination without a notice period will only be granted if a doctor's

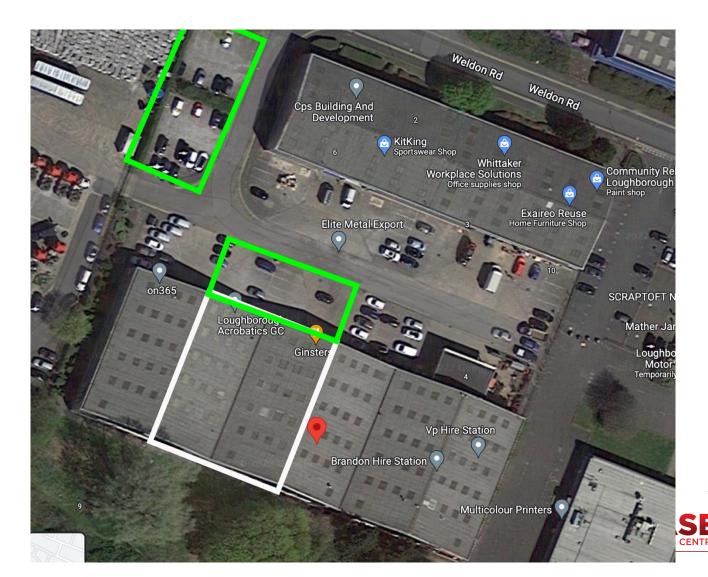


letter with a valid practice stamp is emailed to: contact@loughboroughgymnasticacademy.co.uk stating that the member must not participate in gymnastics.

- 7. The member is not entitled to enter the club once their membership has been terminated.
- 8. Non-attendance in classes will not result in termination of your membership nor does it act as notice of termination. As stated in condition 3 you must provide us with one months notice in writing if you wish to terminate your membership. Until such time that we receive your one month notice in writing you will remain liable for any unpaid monthly session payments.
- 9. You are not required to serve a notice period if you choose to terminate your membership during the first 30 days. The 30 days are calculated from your official start date (see condition 2). You are however still required to provide written notification that you wish to terminate your membership. Providing your written notification is received within the first 30 days you will not have to serve a one month notice period (see condition 3 on how to provide written notification)

Parking Policy

Our sister club Loughborough Acrobatics worked extremely hard to be granted change of use for the new gymnastics centre and one concern from neighborouring units was increased traffic flow and parking, we therefore ask members to please respect the parking policy, any breaches in this will be subject to membership being revoked. Please see the map below highlighted in green where parents can park , we ask that you NEVER park in front of other units or on the road, i.e. not in a parking space.



Drop off and Pick up/Entry and Exit system

Entry is to the rear of the building (3rd door on the left) Please do not arrive more than 10 minutes before your session starts. Exit is via the car park doors and gymnasts will be allocated an exit at drop off.

Parent Viewing and gymnast progress

- All British Gymnastics registed gymnasts will be able to log in to their 'Rise' account which will track
 your gymnasts progress.
- Gymnasts are 'assessed' throughout the year with their Rise account being updated.
- At the end of each term there will also be a parent viewing week which you can book onto to watch your child during the session
- If at anytime you would like to view a session please speak to a coach and send an email to arrange a time to come in
- Whilst we have a parent viewing area in the gym which parents can sit in whilst the session is running
 we do not have the capacity to clean the area each evening. If at anytime the area is left untidy we will
 unfortunately need to close the area.

Communication and further information

Please use the following email addresses for communication

For fee/welfare/class queries please email: contact@loughboroughgymnasticsacademy.co.uk

For progress queries please email: classes.lga@gmail.com

Please ensure you are following us on the below platforms to stay up to date with news

Visit our webpage: www.loughboroughgymnasticsacademy.co.uk

'Like' our fan page on facebook: https://www.facebook.com/LoughboroughGymnasticsAcademy

Join us on Twitter @The Base Gym

Club Coaches & Volunteers

Kathryn Ford Level 5 (high perfomance) coach, Club Founder and director of coaching

Jack Ford Director and head of operations, membership and marketing

Laura Buddle Head of GFA programmes & GFA WA squad coach
Beth Coria-Suarez Club coach and lead for Advanced Pathways
Naomi Abbott Club coach and development squad lead
Tad Skubala Club coach & Advanced floor and vault squads

Ellie Hammond Club coach and Foundation 2

Molly Smith Club coach Sophie Hammon Club coach

Susie Bennett Club coach cover/support when required Amy Taylor Club coach cover/support when required



Young Leaders supporting sessions

We have a number of young leaders and developing coaches supporting our classes. These will be wearing club kit or leaders T-shirts and will be supervised by an experienced coach at all times.

Club Welfare Officer

Gemma Skubala, Tel: 07935 445127

Club kit

We also have a range of leotards and t-shirts and second hand kit on sale in the club shop.



DIARY DATES 2022-23

RECREATIONAL CLASSES AND FOUNDATION 1 SQUAD

Monday 5th September – Sunday 16th October - OPEN

Monday 17th October – Sunday 23rd October – CLOSED

Monday 24th October – Monday 19th December – OPEN

Tuesday 20th December – Monday 2nd January – CLOSED

Tuesday 3rd January – Sunday 19th February – OPEN

Monday 20th February – Sunday 26th February – CLOSED

Monday – 27th February – Sunday 2nd April – OPEN

Monday 3rd April – Sunday 16th April – CLOSED

Monday 17th April – Sunday 28th May – OPEN

Monday 29th May – Sunday 4th JUNE – CLOSED

Monday 5th June – Sunday 16th July – OPEN

SUMMER HOLIDAY DATES TBC

SQUAD SESSIONS

Monday 5th September – Sunday 18th December – OPEN

Monday 19th December – Monday 2nd January – CLOSED

Tuesday 3rd January – Sunday 2nd April – OPEN

Monday 3rd April – Monday 10th April – CLOSED

Tuesday 11th April – Sunday 16th July – OPEN

SUMMER HOLIDAY DATES TBC



CODE OF CONDUCT AND TERMS FOR ALL GYMNASTS/PARENTS AND OTHER USERS

We are fully committed to safeguarding and promoting the wellbeing of all our members. The club believes it is important that members, coaches, administrators and parents associated with the club should, at all times, show respect and understanding for the safety and welfare of others. Therefore, members are encouraged to be open at all times and share any concerns or complaints that they may have about any aspect of the club with any of our coaches, and on any other matters which they wish to discuss with an independent person, our nominated **Welfare Officer: Gemma Skubala**

As a member of The Loughborough Gymnastics Academy you are expected to abide by the following code of conduct:

- 1. All gymnasts must participate within the rules and respect coaches, judges and their decisions.
- 2. Arrive promptly for training and go to relevant warm-up areas.
- 3. All gymnasts must respect opponents and fellow club members.
- 4. All training, membership and competition fees must be paid on time. Any late payments will incur a £5 late payment fee.
- 5. Gymnasts should keep to agreed timings for training and competitions or inform their coach if they are going to be delayed or absent.
- 6. Members must wear suitable attire for training and events as agreed with the coach. All long hair must be tied back and all body jewellery must be removed. The gymnast will not be allowed to participate while wearing jewellery no matter how recently the piercing took place. Artificial nails must not be worn.
- 7. Members are required to look after the gym equipment and tidy up before and after training. Gymnasts MUST NOT use any equipment unless accompanied by an appropriate coach. We ask that all parents and gymnasts respect our club, and that outdoor shoes are not worn inside the gym, and that any rubbish is placed in the bins. Please report any issues to a coach.
- 8. Parents are required to accompany their children to and from the gymnasium; coaches will ensure safe dismissal of gymnasts to their parents. We would appreciate your child being collected promptly following their session.
- 9. Members should bring any necessary personal equipment with them to training (progress diaries, chalk, hand guards).
- 10. Only drinks of water or juice are allowed in the gym. These must be in bottles with secure lids to avoid spillages or accidents. These must be consumed next to the clothing pigeon holes only. No food is allowed in the gym at any time.



- 11. Members must pay for any fees for training or events promptly.
- 12. It is the responsibility of the gymnasts and parents to check letters, notice boards, Facebook pages and the website to ensure they are up to date with news, notices and dates.
- 13. Members must not smoke, consume alcohol, chew gum or take drugs of any kind during sessions or whilst representing the club at competitions or other events.
- 14. Use correct and proper language always. Any members, parents or guardians who use inappropriate language at any time will be in breach of our code of conduct and membership maybe revoked.
- 15. Members are responsible for cancelling direct debits when they wish to cease membership and after providing 1 payment months notice. The club will not be held responsible or refund any monies where members have not done this. The club does not offer refunds where membership is cancelled part way through a payment month.
- 16. Valuables are brought at your own risk, the club will not be held responsible for any damaged, lost or stolen items. Mobile phones are not permitted during sessions unless you have been given permission by a coach. All phones should be off or on silent whilst in the session.
- 17. All main squad members accept that Loughborough Gymnastics is their primary club, to do any gymnastics and/or performances in any other situation, for a school or another club, gymnasts must first seek approval from the head coach.

The club reserves the right to restrict or stop access to any gymnast they feel does not comply with the club rules and policies.

LGA CODE OF CONDUCT FOR COACHES, JUDGES, OFFICIALS AND VOLUNTEERS

The essence of good ethical conduct and practice is summarized below. All coaches, judges, officials and volunteers must:-

- Encourage gymnasts to learn and follow the rules of the club
- Effectively plan sessions for small groups you are responsible for in line with whole club aims and specific needs of that group, and within your coaching qualification
- Ensure equipment and work area is safe and in good working order
- Stay with your group always, including the dismal of gymnasts back to their parents/guardians care at the end of sessions.
- Wear correct club attire when coaching (tops supplied by the club)
- Always seek parental permission before transporting a gymnast in your car



- Always report any incidents, referrals, or disclosures immediately, following the appropriate guidelines set out in the BG Child protection procedures
- Ensure BG insurance, CRB and safeguarding is up to date (the club will pay expenses for all volunteer coaches only)
- Under no circumstances should coaches be communicating with gymnasts or parents via social networking sites or personal email. Please follow correct club communication channels encouraging parents to email the club or arrange a face to face meeting
- Help gymnasts to recognise good performance, not just results.
- Publicly accept official's judgements
- Set a good example by recognising good sportsmanship and applauding the performance of all.
- Work with other coaches and officials within the club to create a calm, friendly and caring environment where all members can learn and progress
- Use correct and proper language always
- No open drinks are allowed in the gym. Coaches are not to eat food during their coaching time, unless for medical needs
- Do not use mobile phones during a session unless to call a parent due to gymnast sickness of injury

CHILD PROTECTION/VULNERABLE ADULTS POLICY AND PROCEDURES

Loughborough Gymnastics CIC has adopted the BG safeguarding and protecting children and vulnerable adults policy, with all coaches working towards this having attended recognised coaching courses, safeguarding and protecting children courses and completed a DBS. The club has also appointed welfare officers which have attended safeguarding and protecting children training and time to listen.

Coaches are trained to an appropriate level for the gymnasts they coach and will stay within the restriction of their qualification. They will also ensure a safe environment for the gymnast to train in, reducing the risk of injury to a minimum.

Loughborough Gymnastics is committed to ensuring that those working with children and vulnerable adults adopt the best possible practice to ensure the health, safety and welfare of the participants and staff. We will endeavour to promote the highest standards of care for all members, staff and officials by:-

- The adoption of British Gymnastics Health, safety and welfare guidelines.
- The adoption of British Gymnastics guidelines for the protection of children and vulnerable adults.
- The appointment of a Welfare Officer to whom grievances or complaints can be made confidentially.



- Ensuring that coaches and officials have been screened to confirm their suitability to work with children. This will include criminal record disclosure if appropriate.
- Ensuring that the best coaching practice guidelines are followed at all times.
- Ensuring that grievances or complaints are dealt with promptly and in accordance with the grievance procedure.
- Ensuring that the participants and parents are aware of the purposes of videoing, filming or photography during training or events.
- Having a zero tolerance level of poor practice, bullying or any other potential form of abuse. Enforcing a strict code of conduct for all members, staff and coaches.
- Promoting the ongoing training and development of coaches both through British Gymnastics Coaching schemes, and in child protection training.
- The club encourages individuals from all communities to become involved in all levels of participation, coaching, officiating and management. All individuals must be treated fairly and equally regardless of gender, age, ethnic origin, religion or political persuasion or disability.

EQUITY POLICY

Loughborough Gymnastics Academy have adopted the BG Equity policy and aims to provide gymnastics for all, offering pre-school gymnastics to elite level. At LGA we offer opportunities in General, Pre-School, Women's, Adults, freestyle and Tumbling. The club encourages individuals from all communities to become involved in all levels of participation, coaching, officiating and management. The club ensures that all coaches, staff members, committee members and club members adhere to the following principles:

- 1. All persons must respect the rights, dignity and worth of every human being
- 2. All individuals must be treated fairly and equally regardless of gender, age, ethnic origin, religion or political persuasion or disability.
- 3. An equal professional service will be provided for all participants and discrimination through race, gender or disability will not be tolerated. Sexual and racial harassment and discrimination is prohibited.
- 4. The equity policy will be enforced through the discipline procedures that are also in place to enforce the club codes of conduct.
- 5. Employers have an equal opportunity, anti-harassment and bullying policy in place.
- 6. Any complaints should be made via the welfare officers and will be investigated in a timely manner, with disciplinary procedures in place.

SOCIAL MEDIA GUIDELINES

In an age where the use of social media is everywhere, we should embrace it, however we should make sure the use is proactive and positive. At Loughborough Gymnastics we take the misuse of social networks seriously. Anyone found misusing social media will be dealt with immediately in the appropriate manner. To prevent misuse please take note of the current guidelines set by sporting governing bodies:

- 1. Do be yourself, but remember everyone can see you.
- 2. Do share your experiences and achievements but be responsible and honest.



- 3. Do not talk negatively about other competitors, coaches, clubs, countries or teams.
- 4. Do not forget who may be reading your profile, posts and comments.
- 5. Do not use derogatory or bad language.
- 6. Do not give out personal information; only make friends with people you know.
- 7. Do not link, view or add inappropriate content.
- 8. Remember pictures may be seen by everyone.
- 9. Think before you post, it is almost impossible to delete posts completely from the internet!
- 10. Finally report anything that concerns you.
- 11. No photos are allowed to be taken in the gym by parents, unless at organised events and with strict permission. The posting of any club routines, members, coaches and officials is strictly forbidden unless prior consent is obtained from club officials and all in the video's/pictures.

For further information on social media guidelines, please see the British Gymnastics website.

DATA PROTECTION & PRIVACY POLICY

The General Data Protection Regulations cover all aspects of the use of personal data. The changes to the law governing data protection came into full force in May 2018.

1. Introduction

- 1.1 We are committed to safeguarding the privacy of our members; in this policy we explain how we will treat your personal information.
- 2. Collecting personal information
 - 2.1 We may collect store personal information using a third-party company programme called Coacha. We collect the following kinds of personal information when you choose to sign up to our waiting lists or enrol on one of our courses or membership classes:
 - (a) information that you provide to us when registering with our website (including, your email address);
 - (b) information that you provide when completing your own or your child's profile through our third-party company, Coacha (including your name, gender, date of birth);
 - (c) information that you provide to us for subscribing to our email notifications and/or newsletters (including your name and email address);
 - (d) information relating to any purchases you make of goods and/or services or any other transactions that you enter into through our website (including your name, address, telephone number, email address and card details);
 - (e) information that you post to our social media platforms for publication on the internet (including your profile name, your profile pictures and the content of your posts);
 - (g) information contained in or relating to any communication that you send to us or send through our website (including the communication content and metadata associated with the communication); and
 - (h) any other personal information that you choose to send to us.



2.2 Before you disclose to us the personal information of another person, you must obtain that person's consent to both the disclosure and the processing of that personal information in accordance with this policy.

3. Using personal information

- 3.1 Personal information submitted to us through our membership system will be used for the purposes specified in this policy or on the relevant pages of the website.
- 3.2 We may use your personal information to:
- (a) administer our membership system and business;
- (b) enable your use of the services available on our website or membership system;
- (c) send you goods purchased through the club;
- (d) supply to you services purchased through our website or membership page;
- (e) send statements, invoices and payment reminders to you, and collect payments from you;
- (f) send you non-marketing commercial communication;
- (g) send you email notifications that you have specifically requested;
- (h) send you our email newsletter, (you can inform us at any time if you no longer require the newsletter);
- (i) send you marketing communications relating to Loughborough Gymnastics which we think may be of interest to you, by email or similar technology (you can inform us at any time if you no longer require marketing communications);
- (j) deal with enquiries and complaints made by or about you relating to our website or membership system;
- (k) keep our website secure and prevent fraud; and
- (I) verify compliance with the terms and conditions governing the use of our website (including monitoring private messages sent through our website private messaging service).
- 3.3 If you submit personal information for publication on our website, we will publish and otherwise use that information in accordance with the license you grant to us.
- 3.4 We will not, without your express consent, supply your personal information to any third party for the purpose of their or any other third party's direct marketing.
- 3.5 All our website financial transactions are handled through our payment services provider, Coacha. We will share information with our payment services provider only to the extent necessary for the purposes of processing payments you make via our website, refunding such payments and dealing with complaints and queries relating to such payments and refunds.

4. Disclosing personal information

4.1 We may disclose your personal information to any of our employees, officers, insurers, professional advisers, or agents insofar as reasonably necessary for the purposes set out in this policy.



- 4.2 We may disclose your personal information:
- (a) to the extent that we are required to do so by law;
- (b) in connection with any ongoing or prospective legal proceedings;
- (c) in order to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk);
- (d) to the purchaser (or prospective purchaser) of any business or asset that we are (or are contemplating) selling; and
- (e) to any person who we reasonably believe may apply to a court or other competent authority for disclosure of that personal information where, in our reasonable opinion, such court or authority would be reasonably likely to order disclosure of that personal information.
- 4.4 Except as provided in this policy, we will not provide your personal information to third parties.

5. Retaining personal information

- 5.1 This Section sets out our data retention policies and procedure, which are designed to help ensure that we comply with our legal obligations in relation to the retention and deletion of personal information.
- 5.2 Personal information that we process for any purpose or purposes shall not be kept for longer than is necessary for the intended purpose.
- 5.3 Notwithstanding the other provisions of this Section 5, we will retain documents (including electronic documents) containing personal data:
- (a) to the extent that we are required to do so by law;
- (b) if we believe that the documents may be relevant to any ongoing or prospective legal proceedings; and
- (c) in order to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk).

6. Security of personal information

- 6.1 We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information.
- 6.2 We will store all the personal information you provide on our secure (password- and firewall-protected) servers.
- 6.3 All electronic financial transactions entered into through our website will be protected by encryption technology through our third party provider.
- 6.4 You acknowledge that the transmission of information over the internet is inherently insecure, and we cannot guarantee the security of data sent over the internet.
- 6.5 You are responsible for keeping the password you use for accessing our website confidential; we will not ask you for your password (except when you log in to our website).



7. Amendments

- 7.1 We may update this policy from time to time by publishing a new version on our website.
- 7.2 You should check this page occasionally to ensure you are happy with any changes to this policy.
- 7.3 We may notify you of changes to this policy [by email or through the private messaging system on our website].

8. Your rights

- 8.1 You may instruct us to provide you with any personal information we hold about you; provision of such information will be subject to:
- (a) the payment of a fee (currently fixed at GBP 10); and
- (b) the supply of appropriate evidence of your identity [(for this purpose, we will usually accept a photocopy of your passport certified by a solicitor or bank plus an original copy of a utility bill showing your current address).
- 8.2 We may withhold personal information that you request to the extent permitted by law.
- 8.3 You may instruct us at any time not to process your personal information for marketing purposes.
- 8.4 In practice, you will usually either expressly agree in advance to our use of your personal information for marketing purposes, or we will provide you with an opportunity to opt out of the use of your personal information for marketing purposes.

9. Third party websites

- 9.1 Our website includes hyperlinks to, and details of, third party websites.
- 9.2 We have no control over, and are not responsible for, the privacy policies and practices of third parties.

10. Updating information

10.1 Please let us know if the personal information that we hold about you needs to be corrected or updated.

