PRIVACY POLICY

Introduction

As a Management Consultancy and Training Organisation, data and information is at the heart of what Business Derivatives Limited does.

We take the privacy and protection of data and information seriously, and are committed to handling the personal information of all those we engage with, whether customers, suppliers, colleagues or any other community, responsibly and in a way that meets the legal requirements of the countries in which we operate.

As part of using the Business Derivatives' products and services, browsing our websites and contacting the business, data and information is collected. This privacy policy (the "Privacy Policy") sets out Business Derivatives' approach to safeguarding and maintaining the privacy of that personal information, and explains what data is collected, how it is used, the legal basis for its use, and the rights individuals have over that data.

This privacy policy is issued on behalf of Business Derivatives Ltd. Where "Business Derivatives", I", "we", "us" or "our" appears in this privacy policy, it includes the relevant Business Derivatives brand/product processing your data.

This Privacy Policy explains how Business Derivatives collects, uses and protects your personal information to provide you access to our content, and information services.

Staff Training

We are committed to training and re-training our staff in-line with changes in Data Protection laws and regulations. Annual review is a mandatory requirement for all staff.

What we collect

This section explains the personal information that may be collected when using our products and services, and the other personal data we may receive from other sources.

In this Privacy Policy, the term "personal information" refers to the types of information we may collect and use, which includes:

- Contact details, such as your full name, e-mail address, postal address and telephone number;
- Educational, nationality and professional background information;
- Usernames and passwords;
- Payment information, such as a credit or debit card number;
- Comments, feedback, posts and other content submitted;
- Interests and communication preferences including marketing permissions where appropriate; and
- Location information (e.g. through mobile apps).

We collect and use your personal information in the following main categories:

- As customer / trainee data, related to trainings, transactions, prospective sales or analytics;
- As contact data, which includes academic and corporate customer contact data such as details of account manager / key contact at corporate customers, and subscriber / user data;
- In connection to an event, for instance exhibition or conference visitors, exhibitors, speakers, and attendee data;
- Product / intelligence data, collected through customer and market research surveys;

Sensitive personal data

If collecting or storing sensitive personal data such as information relating to health, beliefs or political affiliation, we typically ask for your explicit consent. However, there are some situations where it will not be possible to request consent, such as if you have an accident at one of our events. If this does occur, we will ensure your privacy rights are protected.

Children's personal data

Our services and products are directed to academics and business professionals. They are not intended for children under the age of 13 and we do not knowingly collect personal data from this age group. If any information is collected from a child under the age of 13 without verification of parental consent, it will be deleted.

How and why personal information is used

This section explains in detail how and why we use personal information.

Lawful Processing in Europe

Business Derivatives collects and uses personal information. The lawful bases we use for this activity in Europe, as required under European data protection laws, are:

- Where it is necessary for entering into or performing a contract with you
- Where we have a legitimate interest to do so, provided your rights do not override these interests
- Where you have consented to its use
- Where our colleagues believe it is in your vital interests to share your personal details, for example with emergency services
- Where required to comply with our legal obligation

Product enquiries, sales and administration

As part of a purchase, product enquiry, request for information and for account administration, we collect information such as your name, country, job title, company information or academic affiliation, postal address, e-mail address and telephone number.

If you have made an enquiry about us or our products or services, either online or over the phone, we will use your personal information to respond to the enquiry or to take other steps at your request, before you enter into a contract. For example, we collect the e-mail addresses and additional contact details of those who send e-mails to request information. Where a sales representative speaks to you over the phone, the calls are recorded for training and monitoring purposes only.

If you have registered for or purchased a product or services, including on a trial basis, your personal information will be used to provide that product or service, communicate about it and handle payments, as is necessary for the performance of the contract entered into with us.

For purchases, payment information, including credit/debit card number/bank details and billing addresses are also collected. Where payment card processors are used to facilitate payment card transactions on our websites, your data will be collected and used according to that data processors' privacy policy.

If your personal information is relevant to certain products and is freely available through public sources, such as on a website related to your work or profession, we may use this personal information for providing customers with our products, as is necessary for the purposes of our legitimate interests as a commercial organisation.

Marketing

We will use your personal information to send you newsletters, offers or other marketing emails that keep you up to date with news, events, products and research opportunities, from Business Derivatives and other companies that may be of interest. Depending on the nature of your interaction with us and the laws of the country where you live, you may have actively given us your consent for this, by opting in, or we may be entitled to rely on your implied consent or our legitimate interests. The opportunity to opt out of future marketing emails will always be provided, and information on how to do this given when your personal information is collected and on every marketing email sent.

Sponsors and Gated Resources

From time to time Business Derivatives wish to contact our subscribers and customers who have indicated an interest in their products, services or events. If you register for or access services offered by these sponsors, you choose to share your name and contact details directly with those sponsors so that they may contact you. For example, if you register for a sponsor-branded (or co-branded with us) resource, we will collect your registration information on behalf of that sponsor for its own use. We may also keep a copy of that data for our own use, consistent with this privacy policy. We may provide a link to the sponsor's privacy policy as well as to this policy on the registration page.

Similarly, if you access third-party resources in certain registration-only, or "gated" websites, resource centers, or directory services on our websites, we may share your registration information when you access or click on a link to technical resources provided or sponsored by another company. This includes third-party resources sold through our online stores. In addition, we may share your contact information with sponsors of a particular e-newsletter if you click on their information. If you do not wish to have your information shared, the opportunity to opt-out is provided in the e-newsletter.

When you register for an in-person or digital event, your registration information is provided to the sponsor(s) of such event. This information may also be provided to sponsors of special sessions within the larger event.

If you want to know how a sponsor or advertiser will use your data, please review their particular privacy policy. As noted above, your registration for and log-on to any of the above services constitutes your consent to be contacted by any sponsors selected. The sponsor's or advertiser's privacy policies explain their use of your information.

Customer and Prospects Management including Analytics

We may use your personal information, combined with publicly available data and demographic data, to maintain our customer database and carry out internal analysis of the usage of our products and services. This is done to improve those services, develop new products and predict future customer behavior, as part of our legitimate interests as a commercial organisation. This may include automated profiling and campaign management techniques.

Mobile Applications and Websites Analytics including Location Data

We may combine visitor session information, or other information collected through tracking technologies, with personally identifiable information in order to understand and measure your online experience and determine what products, promotions and services are likely to be of interest.

Technical methods are also used in HTML e-mails sent to visitors, for purposes including: (i) to determine whether visitors have opened or forwarded e-mails and/or clicked on links in those e-mails, (ii) to customise the display of banner advertisements and other messages after closing an e-mail, and (iii) to determine whether a visitor has made an enquiry or a purchase in response to a particular e-mail.

In compliance with the California Online Privacy Protection Act (CalOPPA) (e.g.: Browsers Do Not Track Signals) while we strive to offer you choice when using our website and mobile applications, we do not promise that we will be able to receive or honor web browser Do Not Track signals.

Online membership communities

You may choose to participate in online membership communities on our sites that allow you to create and publish a profile and other personal information. These communities may provide privacy controls that allow choice in how much of your profile and other information to make public or to share with others within the community.

Privacy controls are usually found on the page on which you edit your profile, and each individual is responsible for understanding how those controls work, including default settings, and choosing how the information provided is shared and protected. By participating in these online membership communities you may be contacted by other participants using the information provided.

When you disclose personal information on any public community boards or chat areas of this website, or any other website used as a result of use of this website, such personal information can be collected and used by anyone who views that board or area. This may result in unsolicited messages from other participants or other parties, outside of our control or responsibility.

Automated Decision-Making, Including Profiling

We use algorithm-based technologies to personalise dynamic web content based on your explicit and/or implicit interests. We carry out general profiling such as segmentation, non-automated and automated decision-making based on profiling for the purpose of providing you with a more relevant experience and for the purposes of our legitimate interests as a commercial organisation. Automated decision making is never used in any way that produces a legal or similarly significant effect.

Depending on the laws of the country where you live, you may have rights related to our decision. For example, if you live in the European Union, you may have the right not to be subject to our decision, or you may have the right to insist on human intervention in the process, express your point of view or contest the decision. To exercise any such right, please contact us via one of the methods set out in the "Contact Us" section below. In some cases, we may have the right to continue with our decision, in accordance with applicable laws. This will be explained if it is the case. Otherwise, we will respond to your request as promptly as reasonably possible.

How we protect personal information

Any personal information given to us will be treated with the utmost care and security. This section sets out some of the security measures in place.

A variety of physical and technical measures is used to keep data safe and prevent unauthorised access to, or use or disclosure of personal information.

Electronic data and databases are stored on secure computer systems and we control who has access to information, using both physical and electronic means. Our colleagues receive data protection training, and we have detailed security and data protection policies that colleagues are required to follow when handling personal data.

All reasonable steps are taken to ensure that your personal information is kept secure from unauthorised access, but we cannot guarantee it will be secure during the transmission process to this website because this transmission is not controlled by us. We make use of HTTPS (HTTP Secure) whereby the communication protocol is encrypted via Transport Layer Security for secure communication over a computer network. The website is loaded via HTTPS, represented by the lock icon in your web browser, which ensures the transmission is secure and is demonstrated by a certificate issued by an official security certificate authority to us.

International transfer of personal information

As an international business and because of the technologies we use, personal information may be accessed by our colleagues and third-party service providers from locations outside of the European Economic Area, whose data protection laws may not be as extensive as those in Europe.

To ensure the same level of protection is in place when processing is conducted outside the European Economic Area, we use appropriate safeguards approved by the European Commission. We apply appropriate protection to make sure your personal data remains adequately protected and is treated in line with this Policy. Business Derivatives has put in place international data transfer agreements between its companies and with relevant third-party service providers based on standard contractual clauses approved by the European Commission.

Cookies

A cookie is a small text file containing a user ID that is automatically placed on a user's computer or other device when visiting a website. Cookies record the pages visited and the actions taken on a website, but do not contain any personal information. From time to time, we may use cookies for purposes including administering the Website; tracking your activity on the Website; gathering broad demographic information for aggregate use to improve the Website; and offering time-saving or personalized features on the Website. For more information, please visit the Cookie Policy for the site you are using, which can be found in the website footer.

Third Party Links

This website contains links to websites of other businesses, including potentially websites of other businesses. These businesses will have their own privacy policies, tailored to their particular business practices and the sectors in which they operate, and if following those links, we recommend reviewing the privacy policy of each website to understand how personal data is used in that instance. The inclusion of links to these websites does not imply an endorsement or validation of their content, and we are not responsible for their privacy practices, nor do we accept any liability in connection with the content on such websites.

These third-party product providers may share your information with us, which we will use in accordance with this policy. In some cases, they will be acting as a controller of your information and therefore we advise you to read their privacy policy.

Who we share personal information with

As an international company, to provide you with services and products we may share your information for specific reasons. This section explains how and why we share personal data with other companies, our suppliers, and other third parties.

We may share your personal information with certain other companies for specific purposes.

Sharing with Service Providers

We may share your personal information with the following types of third parties, to assist us in providing products and services to you:

- Email marketing providers
- Web hosting providers
- Customer service providers
- Researchers
- Analytics providers
- Content platform providers
- Event collaboration partners

We only share your personal information with such third parties, if and to the extent necessary for them to provide such assistance.

Sharing with other Organisations

We may share your personal information with trusted partner organisations for their marketing purposes, in accordance with local data laws and where appropriate your consent. If your personal information is subject to European data protection laws, we will not share it with third parties for their marketing purposes, unless you have actively given us your consent to do this.

We may also share your personal information with third parties in the event of a sale, merger, acquisition, partnership, joint venture, or negotiations related to the same with respect to all or part of our business.

In some circumstances, we may be legally required to disclose your personal information, because a court, the police, another judicial or law enforcement body, or government entity has asked us for it.

How long information is kept

We will only retain your personal information for as long as is necessary and as permitted by applicable laws.

We will retain your personal information while we are using it, as described in the section above, and may continue to retain it after these uses have ended where we have a legitimate business purpose. For example, if you have opted out of marketing communications from us, we will retain limited details about you to ensure we can honor your opt-out request. We may also continue to retain your personal information to meet our legal requirements or to defend or exercise our legal rights.

Personal information will only be retained for as long as is necessary and as permitted by applicable laws. The length of time for which we will retain your personal information will depend on the purposes for which we need to retain it. After we no longer need to retain your personal information, it will be deleted or securely destroyed.

How to update your information and marketing preferences

We want to ensure you remain in control of your personal information. We try to ensure that the personal information held about you is accurate and up-to-date, and will always give the opportunity to opt out of future marketing communications.

We will process your data to send marketing information that we believe is targeted and of interest to you. If you are a registered user, you can access your account information and make corrections or updates upon log-in. The accuracy of such information is solely your responsibility.

Information on how to opt out will be given when your personal information is collected and specified on every marketing email sent. You may opt-out of our email marketing lists by following the directions at the bottom of our emails. Send a request to info@businessderivatives.co.uk. If you wish to remove your email address only from a specific brand, please use the opt-out mechanism provided in emails you receive from such brand, or contact the brand directly.

You may receive email marketing messages from us about other companies' offerings as part of a business partner marketing program. To opt-out of a business partner marketing email program, follow the instructions at the bottom of any email sent as part of the program. Please note that opting-out of promotional mailings will not affect delivery of your subscription-based products.

To remove a specific phone number or fax number from a specific brand's marketing communications, please follow the opt-out directions provided during or in those communications. To remove a specific phone/fax number from all of Business Derivatives' marketing communications, send a request to info@businessderivatives.co.uk.

Your rights

Business Derivatives Ltd operates in countries with data protection laws that may provide individuals the right to be able to access and control their information. We always will enable you to be able to exercise the rights provided by data protection laws.

EU data protection laws give individuals a number of rights, where their data and information is collected and used by companies that are active and operating in Europe. Under the General Data Protection Regulation, these are:

- The right to confirmation whether or not we have your personal data and, if we do, to obtain a copy of the personal information we hold. This is known as subject access request;
- The right to have inaccurate data rectified;
- The right to have your data erased. This does not however apply where it is necessary for us to continue to use the data for a lawful reason:

- The right to request the restriction or suppression of their personal data, such as, we will stop using the data but we may continue storing it)
- The right to obtain your personal data that you have provided to us, on the basis of consent or performance of a contract, and where technically feasible, transmitted in a common electronic format to you or directly to another company.
- The right to object to the use of your data. Specifically, you have the right to object to our use for marketing
 and in relation to automated decision making, including profiling where there may be legal or similarly
 significant effects.

There are exceptions to the rights above. Where you make a request to us as part of these rights, we will always try to respond to your satisfaction, although there may be situations where we are unable to do so.

Depending on the laws of the country where you live, you may have other rights in respect of your personal information. If you wish to exercise any legal right in respect of your personal information, please contact us via one of the methods set out in the Contact Us section below.

In some cases, we may be entitled to decline a request you have made regarding your personal information, in accordance with application laws. We will explain if that is the case. Otherwise, we will meet your request as promptly as we reasonably can. If you have requested that we stop sending you marketing messages, please note that you may still receive them for a short period while the request is processed.

If you would like further information on your rights or wish to exercise them, please write to our Data Protection Officer at Business Derivatives Ltd, 2nd Floor, Everdene House, Wessex Fields, Deansleigh Road, Bournemouth, BH7 7DU or email info@businessderivatives.co.uk.

Contact Us

If you have any questions about this Privacy Policy, contact our Data Protection Officer

If you would like further information on your rights or wish to exercise them, please email, info@businessderivatives.co.uk or write/call us at: Business Derivatives Customer Service, 2nd Floor, Everdene House, Wessex Fields, Deansleigh Road, Bournemouth, BH7 7DU or email info@businessderivatives.co.uk. Phone: 0800 612 5951.

We hope to resolve any privacy concerns you may have.