

smcs:risk

Website Privacy Policy

1. Introduction

1.1 Purpose

To provide a clear privacy policy relevant to the website and the terms and conditions attached to any use of the website.

1.2 Scope

SMCS RISK is the operator and owner of the website, assisted from time to time by third party web design companies. Any person can access the website at any given time using the navigation tools located on the website. A person's use of and access to the website indicates acceptance of the terms and conditions of use contained within this policy.

1.3 Policy

SMCS RISK regards information privacy as an important part of our relationship with our supporters and donors. The Website Privacy Policy applies to all users of the website and conforms to Internet privacy standards. SMCS RISK is the operator and owner of the website, assisted from time to time by third party web design companies. Terms and conditions of this policy are subject to change at the sole discretion of SMCS RISK, with acceptance of terms and conditions indicated by use of the website.

2. Collection of Information

SMCS RISK may require information from you in order to provide the best possible service and comply with administrative regulations stipulated by the Governments of countries we operate in. All correspondence provided to SMCS RISK may also be collected and stored, particularly in regard to investor & partner contact details. Any information collected by SMCS RISK is collected via correspondence from you or your company. This may be via the telephone, email, mail, facsimile or directly through our website.

3. Use of Collected Information

Any details collected by SMCS RISK will not be disclosed to any third parties unless under the authorised expressed consent of that contact. Contact information will be used by SMCS RISK to comply with administrative and financial recording requirements as stipulated by Government regulation.

4. Storage of Collected Information

The security of your personal information is important to SMCS RISK. When you enter sensitive information (such as credit card numbers) on our website, we encrypt that information using secure socket layer technology (SSL). When Credit Card details are collected, we simply pass them on in order to be processed as required. We never permanently store complete Credit Card details. We follow generally accepted industry

standards to protect the personal information submitted to us, both during transmission and once we receive it.

5. Access to Collected Information

If your personally identifiable information changes, or if you no longer desire to be a supporter of SMCS RISK, you may correct, update, delete or deactivate it .

6. Communications

SMCS RISK uses personally identifiable information for essential communications, such as emails, accounts information, and critical service details. We may also use this information for other purposes, including some promotional Emails or Newsletters. If at any time a supporter wishes not to receive such correspondence, they can request to be removed from any SMCS RISK mailing lists by email.

7. Third Parties

SMCS RISK does not share any contact information with third parties unless stipulated by Government Law.

8. Legal

SMCS RISK reserves the right to disclose your personally identifiable information as required by Government law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on our website.

9. Links

SMCS RISK reserves the right to disclose your personally identifiable information as required by Government law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on our Website.

10. Changes to Website Privacy Policy

If SMCS RISK decides to change our website privacy policy, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our homepage.

11. Intellectual Property

All intellectual property in relation to material included on this site belongs to SMCS RISK (unless otherwise stated), and Users obtain no interest in that property. All material on this site is protected by international copyright and other intellectual property laws. Users may not do anything that interferes with or breaches those laws or the intellectual property rights in the material.

12. Downloading of Material from the Website

Users may download and view the material or print a copy of material on this site for personal, non-commercial or educational use provided you do not modify the copy from how it appears on this site (including any copyright notice). All rights not expressly granted under these terms of use are reserved. Special permission may be granted for using materials that appear on this site for reasons otherwise stated only by gaining written approval from SMCS RISK.

13. Third Party Content

This site may include third party content which is subject to that third party's terms and conditions of use.

14. Third Party Websites

This site may include links to third party sites which are not related to SMCS RISK and in relation to which SMCS RISK has no control or interest. The appearance of those links on this site does not indicate any relationship between SMCS RISK and that third party or any endorsement by SMCS RISK of that third party, its site or the products or services which it is advertising on this site.

18. Loss or Damage

SMCS RISK will have no responsibility or liability in relation to any loss or damage which you incur, including damage to your software or hardware, arising from your use of or access to this site.

19. Lawful Use of Website

Users will not use this site for any purpose or in any way which is unlawful.

This Policy was last reviewed in January 2017 and remains enforce until other wise approved by the Chief Executive Officer.