

FIRST MUTUAL HOLDINGS LIMITED PRIVACY POLICY

The First Mutual Holdings Group respects your privacy and we are committed to keeping your personal information and other data confidential and secure.

“First Mutual”, “First Mutual Holdings Group” or “we” refers to First Mutual Holdings Limited and/or its subsidiaries.

1. Collection and Use of Information

During the course of our business dealings, the First Mutual Holdings Group will collect certain information from you. The information collected will depend on the purpose for which it is to be used.

Personal data collected on you, and where appropriate, your family, will be used by First Mutual only for the purposes for which it was collected. Such purposes may include providing you with access to our services and products, underwriting, assessment and processing of claims, policy administration, credit referencing / credit management, debt collection, identity checks, improving our offerings, conducting market or customer satisfaction surveys or statistical analysis, audit and record-keeping, legal proceedings, compliance with legal and regulatory requirements, and/or other legitimate purposes.

Our strategy is to provide you with a one-stop-shop where you can access a wide range of financial services under one roof i.e. within the First Mutual Holdings Group or via our partners. We may therefore use your information to keep you informed about other financial products and services which may be of interest to you, unless you do not want to receive these communications, in which case you should advise us at the numbers/addresses provided below.

2. Methods of Collecting Information

When you submit an enquiry or purchase products or services from the First Mutual Holdings Group, you will be asked to provide your personal details. Sometimes we may obtain further information from other companies in the First Mutual Holdings Group to enable us to enhance our offerings for your benefit.

Website usage information is collected using “cookies” which facilitate the collection of standard internet visitor usage information. Cookies may be placed on your device by us or by third parties on our behalf. Most web browsers are initially set up to accept cookies. You can choose to 'not accept' cookies by changing the settings on your web browser but if you block all cookies, including strictly necessary cookies, you may find that certain features on our websites will not work properly.

3. Data Protection

We use our best efforts to provide adequate protection for your personal information and to stop unauthorised access and use thereof. The First Mutual Holdings Group continually reviews its controls and procedures to ensure that your personal information is kept safe.

Access to personal information is limited to those who need it for the purposes referred to in this policy.

Among other aspects, we monitor physical security, computer and network security and security of communications. We have procedures for responding to security incidents.

4. Disclosure of Information

Your personal information may be disclosed to our service providers who are involved in the delivery of products or services to you and who are themselves bound by this privacy policy. Our service providers are obliged to handle your information in accordance with our instructions and using the same level of care that we would apply.

We may share your personal information with, and obtain information about you from, third parties for the purposes listed above.

We may also obtain information about you from other companies in the First Mutual Holdings Group when we believe it will enhance the services and products we can offer to you, unless you have objected to such information-gathering.

We may disclose your information where we have a legal duty or right to do so and/or where we believe it is necessary to protect our rights.

Medical information will be kept confidential. It will only be disclosed to those involved with your treatment or care, including your General Practitioner/Primary Health Physician, or to their agents, and, if applicable, to any person or organisation who may be responsible for meeting your treatment expenses, or their agents.

5. Retention of Information

Your information will be retained for as long as it is required for the purpose for which it was collected. It is then destroyed unless it is needed for legal, regulatory or accounting purposes or to protect our interests.

6. Updating Your Information

You are encouraged to ensure that the information we have about you is up to date and accurate. You may at any time ask us to update, correct or delete your personal information. In such cases, we will take all reasonable steps to confirm your identity before making changes to your personal information.

7. Amendments to the Privacy Policy

First Mutual Holdings reserves the right to amend this Privacy Policy from time to time. Please check our websites periodically to check for changes.

8. Contact Details

You may contact us at the following numbers/ addresses:

Twitter@FirstMutualhold

Facebook@FirstMutualHoldingsLimited

Whatsapp 0778917309

Tel: 0242 886000 - 17

Email; info@firstmutualholdings.com