

Privacy policy

1. Introduction

1.1 This website is owned and operated by AS "4finance", a company registered in the Republic of Latvia with registration number 40003991692, with registered office at Lielirbes iela 17A-8, Riga, LV-1046, Latvia (hereinafter referred as "us" or "we").

1.2 We are committed to safeguarding the privacy of our website visitors; in this policy we explain how we will treat your personal information.

1.3 By using our website and agreeing to this policy, you consent to our use of cookies in accordance with the terms of this policy. See more about use of cookies in Section 7 of this policy.

2. Collecting personal information

2.1 We may collect, store and use the following kinds of personal information:

(a) information about your computer and about your visits to and use of this website (including your IP address, geographical location, browser type and version, operating system, referral source, length of visit, page views and website navigation paths);

(b) information that you provide to us for the purpose of subscribing to our email notifications and/or newsletters (including your name and email address);

(c) 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

(d) 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. Our use and disclosure of your information

3.1 Personal information submitted to us through our website 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 website and business;

(b) send you email notifications and information that you have specifically requested;

(c) send you our email newsletter, if you have requested it (you can inform us at any time if you no longer require the newsletter);

(d) send you marketing communications relating to our business which we think may be of interest to you, by post or, where you have specifically agreed to this, by email or similar technology (you can inform us at any time if you no longer require marketing communications).

3.3 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.

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

3.5 We may disclose your personal information to any member of our group of companies (this means our subsidiaries, our ultimate holding company and all its subsidiaries) insofar as reasonably necessary for the purposes set out in this policy.

3.6 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); and

(d) to the purchaser (or prospective purchaser) of any business or asset that we are (or are contemplating) selling.

3.7 Except as provided in this policy, we will not provide your personal information to third parties.

4. International data transfers

4.1 Information that we collect may be stored and processed in and transferred between any of the countries in which we operate in order to enable us to use the information in accordance with this policy.

4.2 Information that we collect may be transferred to the following countries which do not have data protection laws equivalent to those in force in the European Economic Area and in particular to the United States of America.

4.3 You expressly agree to the transfers of personal information described in this Section 4.

5. Security of personal information

5.1 We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information. All the personal information you provide will be stored on secure servers.

5.2 You should understand that transfer of information via online transmission is not completely secure. We can't guarantee full protection and security of information, only that we take all reasonable action to protect information sent to us electronically. Transmission of any information by you is at your own risk.

6. Links

6.1 Our website includes hyperlinks to other websites owned or maintained by us or a member of our group of companies (as defined in Article 3.5). Also, our website may include hyperlinks to, and details of, third party websites. These websites have their own privacy policies, which you agree to when you use these websites.

6.2 We have no control over, and are not responsible for, the privacy policies and practices of third parties.

7. Cookies

7.1 Our website uses cookies to help us analyse traffic on our site and customer behaviour. A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.

7.2 Cookies may be either "persistent" cookies or "session" cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.

7.3 Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies.

7.4 We use both session and persistent cookies on our website:

(a) to remember if you have agreed (or not) to our use of cookies on this site, and

(b) to gather statistics on how you got there and what pages you visited.

7.5 Before you start using our web site, we have to obtain your consent to the use of cookies. Therefore our website has a pop-up window that informs you about the use of cookies and you are being asked to accept the use of cookies by clicking "OK". If you do not accept the use of cookies, but continue to use the website, it is deemed to be your consent to the use of cookies.

7.6 You can control and/or delete cookies as you wish – for details, see aboutcookies.org. You can delete all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit a site and some services and functionalities may not work.

8. Contacting us

8.1 You can contact us by writing to the business address given above in Article 1.1, by using our website contact form, by email to info@4finance.com.

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

9. Amendments

9.1 We may update this policy from time to time by publishing a new version on our website.

9.2 You should check this page occasionally to ensure you are happy with any changes to this policy.

9.3 Last time this policy was changed in 2015.12.04.