

Privacy Policy



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Registered in England and Wales.
Registered No: 05614477
Authorised and regulated
by the Financial Conduct Authority.
FCA Register No: 446677

Privacy Policy

Spread Co takes your privacy very seriously and adheres to the principles of the Data Protection Act 1998. This Privacy Policy details how Spread Co collects, manages and discloses your personal information and ensures that it remains confidential and secure. Your use of this website constitutes acceptance of the terms of this Policy. Our Privacy Policy will be reviewed from time to time and any changes will be incorporated in an updated version on this page and your subsequent use of the website constitutes acceptance of those changes. Any information we hold will be governed by our most recent Privacy Policy.

1. Use of Personal Information

Spread Co needs to collect certain personal information to be able to offer its products and services to its customers. This information may be used to open and maintain accounts, to make our compliance notifications, to market new and updated products, services and to identify you when you contact us.

Spread Co will collect and maintain most customer personal information from customer usage of this website. This may be through the use of the application and other types of forms and through active use of the customer trading account. The type of information may include (but is not limited to) name, address, date of birth, contact details, employment and income, transaction history, areas of the website used and visited and links to and from third party websites. We may also need to collect and maintain information from external sources such as credit reference and identity verification agencies. Periodically we may ask you to voluntarily provide us with information for our marketing or survey purposes. We may need your agreement to provide this information to us to enable you to benefit from new and enhanced products and services.

Spread Co will use your information for the purpose of confirming your identity, managing your profile and trading account and to enable us to provide you with the products and services that you have requested from us. Unless you advise us to the contrary, we will also communicate with you about relevant information and opportunities relating to existing and new products and services which we consider suitable for you.

2. Disclosure of Information

In the standard operation of our business, we may disclose your personal information to the following (who may be within or outside the European Economic Area):

- our associated companies
- successors in title to our business
- our third party service providers and professional advisors
- credit agencies
- any organisation or person expressly instructed by you
- any relevant regulatory, governmental or law enforcement authority as required by law
- third parties necessary to provide the products and services requested by you
- introducing brokers with whom we have a mutual relationship

We require that organisations outside of our group of companies who handle or obtain personal information as service providers acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the Data Protection Principles and this policy.

3. Security of Information

Spread Co takes the safeguarding of your data very seriously. All personal information in our possession is held securely. Only authorised employees of Spread Co are permitted access to your personal information, strictly for business purposes.

4. Your Rights

Subject to its stated exceptions, the Data Protection Act entitles you to obtain a copy of any personal information which we hold concerning you and to advise us of any perceived inaccuracy. Should you wish to exercise this right at any time please write to Spread Co verifying your identity and confirming the information you require. We may charge you a reasonable fee to cover our costs in complying with your request to provide you with the required information.

You may request at any time that Spread Co amends, updates or (subject to our necessary legal, regulatory and business requirements) deletes personal information which we hold concerning you. Please contact us at cs@spreadco.com to ask us to make these changes on your behalf. If you have any questions concerning our Privacy Policy, or you would like to change your personal information, or you would like to make a complaint concerning any action of ours which you consider is in breach of our Policy please contact our Compliance Department directly.

We would hope to be able to deal with any complaint you may have to your satisfaction, but in the event that we cannot you may contact the Information Commissioner.

5. Cookies

Spread Co uses cookies to track the activity of visitors to its website and clients who use our products and services. A cookie is a small file of information typically made up of letters and numbers, which our website sends to your browser and is stored on your computer. It enables us to find out information concerning your computer browser and settings and when and how you use our site. This enables us to improve your user experience of our website. You can change your browser settings to disable cookies or to be advised when cookies are sent to your computer. However this may impair your use of and access to our website so we advise that you leave cookies enabled.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org/. Alternatively, you can search the internet for other independent information on cookies.

Personal Information may be submitted on our website in two areas:

1. Public Area

If you provide your name and address on the public area of our website in order to request information about our products and services, you may voluntarily provide additional personal information. You will be asked to provide your Personal Information in this area for the purposes of registering with Spread Co and opening an account with us.

2. Private Area

If you are already one of our customers and have opened an account with us, you must use a password to enter our website. A "session cookie" is used to enable you to leave and re-enter our website without re-entering your password. Our web server will record the pages you visit within our website. To ensure a good quality of service we may monitor and record any communication you have with us whether in writing, by phone or by electronic mail. E-mail is not encrypted to/from either the public or private areas of this website.

Spread Co uses cookies to improve your experience on our website. We do not link the information we store in cookies to any personally identifiable information you submit while on our site. If you choose to opt out of cookies you may still use our site, but your ability to use some areas will be limited. In certain circumstances, there may be instances where our content management system generates a wholly anonymous and non-intrusive cookie to your system that has not been outlined below.

Cookie	Name	Purpose	Type
Unique application reference number	AppNo/apln	Generates a unique application reference if you choose to apply for an account.	Session
Logged in to platform	ASP.NET_sessionId	This cookie allows our web servers to respond to your actions on the website.	Session
Risk Warning Identifier	RWI	This cookie will be used to define whether a user requires an additional risk warning notification.	Persistent (1 day)
Google Analytics	UTM_a UTM_b UTM_c UTM_v UTM_z	We use these cookies to understand how our website is being used in order to improve user experience. All data collected is anonymous.	Session & Persistent (up to 2 years)
ClickDensity / Intellitacker	Vidi ltc	Gathers typical web performance data such as information on referrer, content and page interactions.	
Javascript Identifier	has_js	Used to determine whether the user's browser	Session
Affiliates	Agentid	Allows us to track affiliate partners driving traffic to our website.	Persistent (90 days)

We would strongly recommend that you allow cookies on our website to ensure you have the best possible experience. Turning off cookies may result in reduced performance of our website and trading platform, however if you would still like to opt out of cookies, you can do this through your website browser. Our Client Services Team would be happy to talk you through this process if you require assistance.

Session Cookies

We use persistent cookies for the following purposes:

1. To allow you to carry information across pages of our site and avoid having to re-enter information.
2. Within registration to allow you to access stored information.
3. Non personal data for tagging purposes only (by random number)

Persistent Cookies

We use persistent cookies for the following purposes:

1. To help us recognise you as a unique visitor (just a number) when you return to our website and to allow us to tailor content or advertisements to match your preferred interests or to avoid showing you the same adverts repeatedly.
2. To compile anonymous, aggregated statistics that allow us to understand how users use our site and to help us improve the structure of our website.
3. To internally identify you by account name, name, email address, customer ID, currency and location (geographic and computer ID/IP address).

Third Party Cookies

Third parties serve cookies via this site. These are used for the following purposes:

1. To serve advertisements on our site and track whether these advertisements are clicked on by users.
2. To control how often you are shown a particular advertisement.
3. To tailor content to your preferences.
4. To count the number of anonymous users of our site.
5. For website usage analysis

Disabling/Enabling Cookies

You have the ability to accept or decline cookies by modifying the settings in your browser. To find out how to enable/disable cookies see www.allaboutcookies.org

6. Third Party Websites

Our website may contain links to third party websites for your use and convenience. This policy does not cover your use of these third party websites and we advise you to read and understand the privacy policies and other terms and conditions that govern the use of those websites.