

Penney, Ruddy & Winter Limited is the Operator and Copyright Holder respectively of this website ("the Website"). Penney, Ruddy & Winter Limited uses technology to collect information about the use of the Website in order to improve your experience when you browse the Website.

In order to collect the information, this Website uses ("Cookies"). A Cookie is a small file of letters and numbers that is sent to your browser and stored on the hard drive of your computer (or internet-enabled device) when you visit our Website.

To make the best use of our Website, on whichever device you use, you'll need to make sure your web browser is set to accept Cookies.

What are Cookies used for?

We use Cookies and some other data stored on your device to:

- Give you a better online experience
- Allow you to set personal preferences
- Protect your security
- Measure and improve our service
- Work with partners and measure marketing

What information is kept by the Cookie?

A Cookie will typically hold:

- The name of the website that it has come from;
- How long the Cookie will stay on your computer or phone; and
- A value – usually a randomly generated unique number Information about your lifestyle

How long do Cookies stay on my Computer?

Session Cookies – these only last until you close your browser. They are not stored on your hard drive. They are usually used to track the pages that you visit so that information can be customised for you for that visit.

Persistent Cookies – these are stored on your hard drive until you delete them or they reach their expiry date. These may, for example, be used to remember your preferences when you use the site.

How do Cookies affect my Privacy?

You can visit our Website without revealing any personal information.

We protect your personal information very carefully. The security and safety of your personal information is very important to us.

We may ask you for personal information so you can buy something from our site, for security reasons or so you can use our services.

Get full details of how we collect information, how we use it, how we keep it and how we disclose it in our Privacy Policy.

How Penney, Ruddy & Winter Limited uses Cookies

Cookies are used for a variety of things that help improve your online experience.

Other ways we make our online service easier to use include using Cookies that:

- Make login faster by remembering clients' details;
- Make the page load quickly by sharing the workload across computers; and
- Make sure our pages are optimised for your browser or device by giving us technical information about the device or browser you are using.

Personal preferences

Cookies can help give you content that matches your preferences. We might give you relevant offers because we know what other offers you liked. They also allow you to customise a page.

Safety and security

Some Cookies help make sure your information is secure when using our services while keeping our forms easy to use.

Improving our service

We use Cookies to measure and analyse how visitors use our Website. This helps us develop it and make it easier to use.

What can I do to manage cookies stored on my computer or phone?

You can accept or refuse Cookies. Accepting Cookies is usually the best way to make sure you get the best from our Website.

Most PCs automatically accept them but you can change your browser settings to restrict, block or delete Cookies if you want. Each browser is different, so check the 'Help' menu of your particular browser (or your mobile phone's handset manual) to learn how to change your Cookie preferences. Many browsers have universal privacy settings for you to choose from.

To find out more about Cookies, including how to see what Cookies have been set and how to manage and delete them, visit <http://www.allaboutcookies.org>.

To manage Cookies on your mobile phone, please consult your manual or handbook.



Chartered Financial Planners

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What happens if I don't accept Cookies?

If you decline Cookies, some aspects of the Penney, Ruddy & Winter Limited Website may not work on your computer or mobile phone, and you may not be able to access areas you want on the website. For this reason, we recommend that you accept Cookies.

What happens if I delete my Cookies?

If you delete all your Cookies, you will have to update your preferences with us again, and some aspects of our Website may not work.

What happens if I delete my Cookies?

If you use a different device, computer profile or browser, you will have to tell us your preferences again.

If you'd like to learn more about Cookies in general and how to manage them, visit <http://www.allaboutcookies.org>.

We cannot be responsible for the content of external websites.



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