

Our Privacy Policy

Skye Money is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the Skye Money Web site and governs data collection and usage. By using the Skye Money website, you consent to the data practices described in this statement.

Collection of your Personal Information

Skye Money may collect personally identifiable information, such as your e-mail address, first and last names, or company name. Skye Money may also collect anonymous demographic information, which is not unique to you, such as your Post code, age, gender, preferences, interests and favourites.

There is also information about your computer hardware and software that is automatically collected by Skye Money . This information can include: your IP address, browser type, domain names, access times and referring Web site addresses. This information is used by Skye Money for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Skye Money Web site.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through Skye Money public message boards, this information may be collected and used by others. Note: Skye Money does not read any of your private online communications.

Skye Money encourages you to review the privacy statements of Web sites you choose to link to from Skye Money so that you can understand how those Web sites collect, use and share your information. Skye Money is not responsible for the privacy statements or other content on Web sites outside of the Skye Money family of Web sites.

Use of your Personal Information

Skye Money collects and uses your personal information to operate the Skye Money Web site and deliver the services you have requested. Skye Money also uses your personally identifiable information to inform you of other products or services available from Skye Money and its affiliates. Skye Money may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

Skye Money does not sell, rent or lease its customer lists to third parties. Skye Money may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, Skye Money may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third

parties are prohibited from using your personal information except to provide these services to Skye Money, and they are required to maintain the confidentiality of your information.

Skye Money does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Skye Money keeps track of the Web sites and pages our customers visit within Skye Money, in order to determine what Skye Money services are the most popular. This data is used to deliver customized content and advertising within Skye Money to customers whose behaviour indicates that they are interested in a particular subject area.

Skye Money Web sites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Skye Money or the site; (b) protect and defend the rights or property of Skye Money; and, (c) act under exigent circumstances to protect the personal safety of users of Skye Money, or the public.

Use of Cookies

The Skye Money Web site use “cookies” to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize Skye Money pages, or register with Skye Money site or services, a cookie helps Skye Money to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Skye Money Web site, the information you previously provided can be retrieved, so you can easily use the Skye Money features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Skye Money services or Web sites you visit.

Security of your Personal Information

Skye Money secures your personal information from unauthorized access, use or disclosure. Skye Money secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Changes to this Statement

Skye Money will occasionally update this Statement of Privacy to reflect company and customer feedback. Skye Money encourages you to periodically review this Statement to be informed of how Skye Money is protecting your information.

Contact Information

Our main purposes for collecting personal information are to facilitate financial services advice and to update our records. At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

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Further Information

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