

## Privacy Policy

### **W.S. Nicholls Website Privacy Policy**

Thank you for visiting [www.wsnicholls.com](http://www.wsnicholls.com), (the "Website"). W.S. Nicholls ("we", "us" or "Company") takes individuals' privacy seriously and is committed to preventing unauthorized use of, or access to, personal information. The Company protects personal identifying information through processes and procedures intended to detect, prevent, and mitigate the unauthorized use or disclosure of any identifying information. Please read the following to learn more about our Website Privacy Policy. By using the Website, you agree to be bound by this Privacy Policy.

### **What Our Privacy Policy Covers**

This Privacy Policy covers the Company's treatment of personally identifiable information that may be collected when you are visiting or have signed up for services on the Website.

This Privacy Policy does not apply to the practices of companies that we do not own or control or to people that the Company does not employ or manage.

### **Links to Third-Party Sites**

While browsing the Website, you may encounter hypertext links which redirect you to third-party websites that are owned, maintained, or operated by parties other than the Company. These third-party websites are not under our control, and we are not responsible for the contents, links, or any changes or updates to these websites. Further, the inclusion of any hypertext links on the Website does not imply endorsement by us of the related third-party website, the website's contents, or any association or affiliation with its operators. These third-party websites may send cookies, log your IP address, and otherwise collect data or solicit personal information from you. The Company is not responsible for data collected by these third-party websites or any related unauthorized access to your data or use of services as a result of browsing these sites, even if such use was not authorized by you. The Company does not control and is not responsible for how these websites handle or use any such personal information.

### **Information Collection**

You may be asked by the Company to submit personal identifying information (i.e. name, e-mail address, birth date, address, zip code, phone number, social security number, etc.) when requesting services on the Website. You may also be asked to submit additional personal or financial information to use certain specific services offered by the Company. We will protect all information that you provide us on the Website, as set forth below.

### **Information Use**

**a.** The personal information that you provide us enables you to access various customer services offered on the Website. We may use this information to contact you to respond to an inquiry or a request for

services that you send to the Company. If you choose to communicate with the Company by e-mail, then e-mail from the Company to you will be considered to be sent with your consent and will be accessible to anyone who has access to your e-mail.

**b.** In order to provide you with services offered on the Website, or to complete transactions or requests initiated by you on the Website, we may transfer you to websites operated by third parties that help us provide services to you. In such cases, we will have agreements with those parties under which they will agree to maintain confidentiality of your personal information and to use it only for the purpose of helping us serve you.

**c.** The Company will not collect or sell your information for commercial purposes with third parties or provide your personal information to third parties for the purpose of telemarketing, e-mail, or direct mail solicitation.

**d.** Other than as set forth herein, the Company will not disclose your personal information to third parties without your written consent (which consent may be obtained electronically, such as by e-mail) unless we reasonably believe that the disclosure is essential to the conduct of the Company's business, including but not limited to:

- Compliance with the law, legal process, or our regulators
- Collection of unpaid bills
- Enabling the Company's employees or consultants to provide service to you and to otherwise perform their duties
- Resolving customer disputes or inquiries
- Obtaining and providing credit reporting information

### **Cookies**

Cookies are small text files placed on your computer's hard drive by web page servers. When you visit the Website, we may utilize "session" cookies, which allow us to verify when you travel from page to page within our online service applications. Data on Website usage that we collect using cookies is not tied to your personal information and is only used in aggregate form.

### **Traffic Data**

In order to improve the usefulness of the Website for our visitors, we automatically collect and maintain statistical information from the Website's data logs that concern network traffic flow and volume ("Traffic Data"). This Traffic Data consists of:

- Name of the domain, or URL, from which the visitor accesses the Internet;
- Internet Protocol ("IP") address;

- Type of web browser used; and
- Date and time the Website was visited.

Traffic Data does not identify individual visitors. It is used to highlight what our visitors find interesting, to improve the Website's design specification, to identify performance issues, and for other internal purposes.

### **Security**

In areas of our Website where "personal information" is acquired, the Company uses Secure Socket Layer (SSL) to safeguard the confidentiality of your personal and financial information. Your browser must be capable of supporting SSL.

### **Changes to this Privacy Policy**

We may from time to time, and without notice, amend, change or modify this Privacy Policy to reflect changes in our services and our policies relating to customer information by posting a revised policy on the Website. Any revised policy shall be effective immediately on posting. Please check this policy frequently to review our latest changes and our current policy.

### **Questions or Suggestions**

If you have questions or comments about this Privacy Policy, contact our webmaster at [info@wsnicholls.com](mailto:info@wsnicholls.com).

*Last updated 16 December 2016.*