

## Independent Voice Terms and Conditions

Thank you for deciding to join Independent Voice.

Independent Voice is the UK's premier online research forum dedicated to ascertaining the views of the IFA community.

Independent Voice is an online research forum set up by Opinium Research LLP with support from IFA Promotion (IFAP). Opinium Research LLP is a sponsor of IFAP.

By registering to join Independent Voice you hereby accept these terms and conditions.

The Independent Voice panel is covered by Opinium Research's registration with the UK Information Commissioner's Office [<http://www.ico.gov.uk/>]

### 1 Membership

- 1.1 Membership of Independent Voice is available to Independent Financial Advisers resident in the United Kingdom of Great Britain and Northern Ireland. Membership is available by invitation only.
- 1.2 To become an Independent Voice member you must provide a valid email address. Each member may only register one email address at a time.
- 1.3 Independent Voice memberships may not be shared between individuals.
- 1.4 Upon registration we will ask for basic information about you which shall be used when we randomly select samples of Independent Voice members to complete our surveys. We shall inform you if you have been picked for a survey via email. Independent Voice surveys comply with MRS guidelines which can be found at [www.mrs.org.uk/code.htm](http://www.mrs.org.uk/code.htm).
- 1.5 You are not under any obligation to complete any survey that we send to you, however, if you do, you may become eligible to enter a free Prize Draw ('Prize Draw') to receive an Independent Voice prize specific to that survey. Please see section 4 for further details.
- 1.6 If you no longer wish to receive our promotional materials or newsletter, or be selected to participate in the surveys. You may opt out of receiving these communications by unsubscribing, either online or by sending an email with **Unsubscribe** in the subject line to us at [support@opiniumresearch.com](mailto:support@opiniumresearch.com). Please note that it may take up to 31 calendar days for your details to reflect this change.

## 2 **Registration Process**

- 2.1 In order to join Independent Voice, you must complete the online Independent Voice Member registration form found at [www.opinium.co.uk](http://www.opinium.co.uk).
- 2.2 During the registration process we will ask you to create a member profile which will contain your contact information of your name and email address (**'Contact Information'**) so that we can contact you to invite you to participate with surveys. Your member profile will also contain background information so that we send you surveys relevant to your member profile.
- 2.3 Should you wish to receive a copy of your contact information we will process such requests upon receiving your full identification of the person enquiring. We will respond to you within 31 calendar days.
- 2.4 All notifications, survey and prizes will be sent to addresses listed in your member profile therefore we strongly suggest that you always ensure Contact Information is kept up to date. Opinium Research LLP cannot be held liable for any notification, prize or prizes which are not received by you if you did not inform Opinium Research LLP immediately of any changes to your Contact Information.
- 2.5 You have the right to have your information corrected, if inaccurate or erased from our records. We will amend our records within 31 calendar days.

## 3 **Your Undertakings**

### 3.1 **Username and password confidentiality**

- 3.1.1 By registering as an Independent Voice Member, you agree to keep your username and/ or password safe and not disclose them to anyone.
- 3.1.2 You will be liable for any loss or damage caused to Opinium Research LLP, resulting from your disclosure of your username and/or password to unauthorised individuals (and hereby indemnify against such loss).
- 3.1.3 Opinium Research LLP reserves the right to revoke any Independent Voice Membership at any time, if it considers that you have breached the obligation mentioned in clauses 3.1.1 and 3.1.2

### 3.2 **Information provided**

- 3.2.1 Opinium Research LLP agrees to grant you access to the Website and the opportunity to participate in surveys and free Prize Draws providing you:

3.2.1.1 Provide accurate, honest and up to date information when registering to join Independent Voice;

3.2.1.2 Keep all details in your member profile up to date at all times; and

3.2.1.3 Provide honest, accurate and complete information when answering surveys.

3.2.2 If you provide any information that is false or not current or, in the reasonable opinion of Opinium Research LLP is deemed to be false or not current, Opinium Research LLP reserves the right to suspend and/or terminate your Independent Voice Membership and you may forfeit all Incentives accumulated to date and will be not be allowed to rejoin Independent Voice.

### 3.3 Indemnity

3.3.1 You agree to indemnify Opinium Research LLP in respect of any and all claims, costs, losses, expenses and liabilities that Opinium Research LLP may incur arising out of:

(i) any information posted by you; or

(ii) any software you use in connection with posting such information in clause 3.3.1 (i) or

(iii) any unauthorised disclosure of confidential information by you.

## 4 Prize Incentives

4.1 Whenever you complete a survey sent to you, you will be eligible for an Independent Voice prize ('Prize').

4.2 All Prize Draws are open to current Independent Voice Members who have been invited to complete the survey for which the Prize Draw is offered. No purchase is necessary. Prize Draw winners will be notified by the contact details on their registration information and the names and location of winners will be published online on the website.

4.3 The terms and conditions for each Prize Draw will be available with each draw. By participating in the relevant survey, you agree to be bound by those terms and conditions.

4.4 By entering into the Prize Draw, you agree to respond to contacts from Opinium Research regarding any Prize you may have won or accrued.

- 4.5 Any Prize unclaimed after 90 days and 3 attempts by Opinionium to contact the winner will lapse and may revert to Opinionium and be re-assigned to future Prize Draws.
- 4.6 Any Prize, unless otherwise stated, will be paid in the form described in the introductory email accompanying the survey. Unless specified otherwise, there will be no cash alternative.
- 4.7 In the case of cash prizes, these are payable by BACs or cheque within 60 days of the closing date of the survey.
- 4.8 Cash prizes will be paid to the registered Independent Voice Member or, by arrangement, to their employer. The Independent Voice Member will be liable for any tax duty or deduction due on the Prize.

## 5 **Information Collection and Use**

- 5.1 Opinionium take the protection of the personal information that you submit to us seriously. We are registered with the Information Commissioner's Office as holding this kind of market research information. Full details of how we use your personal information are set out in our privacy policy (**Privacy Policy**). The terms of the Privacy Policy will apply to any personal information submitted to us and when you register as an Independent Voice Member you will be asked to confirm that you agree to the terms of the Privacy Policy.
- 5.2 Opinionium collects information from our Independent Voice members and others in various ways, governed by the law of England and Wales and by the MRS Code of Conduct.
- 5.3 Once a particular survey is completed, we anonymise and aggregate all the answers to the survey and the summary information is passed to our client and/ or published.
- 5.4 If you have any queries regarding the use of your personal information, please contact support@opiniumresearch.com by email.
- 5.5 By registering as an Independent Voice member, you agree that all information provided by you in response to a survey is the exclusive property of Opinionium Research LLP.

## 6 **Disclaimer**

- 6.1 Registration as an Independent Voice Member does not guarantee that you will be selected to participate in any surveys. Opinionium Research LLP reserves the right to adopt any selection or criteria in its discretion in choosing Independent Voice members for surveys.

- 6.2 You hereby accept that Opinium Research LLP shall not be liable to you with respect to any loss or damage suffered by you in connection with your registration as an Independent Voice member and or your participation in any surveys.
- 6.3 The transmission of information via the Internet or by email is not completely secure. Although we do our best to protect your information we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk.
- 6.4 Opinium may update or change rules from time to time.

## 7 **Governing Law and Jurisdiction**

- 7.1 These terms are governed by and construed under English law and any dispute shall be subject to the jurisdiction of the English Courts.

### **Independent Voice Privacy Policy**

Opinium Research LLP is committed to protecting your privacy and we take our responsibilities regarding the security of our customers' information seriously. The following privacy policy sets out how we use and protect the information you provide us.

**We promise to treat your information as confidential and we never share your personal details with any other organisation.**

#### **Your information**

Independent Voice is an invite only online research forum. When you register to become an Independent Voice Member you will be required to provide a range of information about yourself for example (but not restricted to) your name, address, email address.

We may also record information about your usage of this Website (for example, the URL you came from, IP address domain types like .co.uk and .com, your browser type and the pages of our website that were viewed during your visit) to improve the availability of this website (~~Y~~**our Information**).

#### **Use of Your Information**

Your Information will be used to process your answers to any surveys in which you have chosen to participate and will allow us to provide you with access to all parts of our Website. Opinium will also use Your Information to administer, support, improve and develop our business and may contact you occasionally for your views on our services.

Opinium may also use Your Information to send you invitations to participate in surveys, free prize draws, website promotions and other activities related to Opinium's LLP's market research business. We may

contact you by post, telephone, as well as by e-mail as per your stated preferences. If, at any time, you wish to update Your Information or if you wish to opt-out of receiving these notifications from us please email [info@opinium.co.uk](mailto:info@opinium.co.uk)

We will use and store your information in accordance with the Data Protection Act 1998 and any other laws or regulations currently in force in the United Kingdom (the '**Data Protection Legislation**').

When you answer a survey on the Website you confirm that you acknowledge and accept this privacy policy as amended from time to time. When you become an Independent Voice Member you are consenting to us using Your Information for Market Research purposes.

Occasionally, as part of the Market Research process, we may request sensitive personal information, including, but not limited to, ethnicity, income, voting intent, etc. You do not have to give Opinium Research LLP this information. There will be a 'prefer not to state' option in the question or you can simply not complete the survey. And, if you do provide this information, Opinium Research LLP guarantee to treat it with full and proper confidentiality as sensitive data.

### **Disclosing your information to third parties**

Opinium Research LLP conducts market research on behalf of its clients. Information supplied by Independent Voice Members will be disclosed to these third parties in anonymised aggregate form, and none of these third parties shall be permitted to use this data to identify any Independent Voice Members, or to contact Independent Voice Members without their permission.

Opinium Research LLP may from time to time publish anonymised aggregate data on this Website but will never publish Your Information without your express and specific permission.

Opinium Research LLP does not sell, trade, or rent Your Information to others. We will not disclose Your Information to third parties without consent unless legally required to do so or where such disclosure is necessary to enable third parties who act for us to process any service (includes Prize Draw) to you. Those third parties process information, process payments and deliver prizes and provide support services on our behalf.

We require all of these third parties to treat your personal information as fully confidential and we will take reasonable steps to ensure that your information is used by third parties in accordance with this policy.

### **Security to protect Your Information**

You should take appropriate steps to protect Your Information. You should ensure that any machine that you use to provide data to the Independent Voice is secure. We advise you to ensure that your browser software is up to date, that you have appropriate anti-virus software and that you are in a private environment (e.g. free from 'shoulder-surfers') before providing any confidential personal information. If the machine is used by others you should delete or secure your information.

We employ security measures to protect Your Information from being accessed by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. We will retain Your Information for a reasonable period or as long as the law requires.

## **Cookies**

Cookies are small pieces of information sent by a web server to a web browser, which enables the server to collect information from the browser.

We may use cookies for the following purposes:

- to simplify the logging on process for registered users of the Website;
- to help ensure the security and authenticity of registered users;
- to provide the mechanisms for completing our online surveys; and
- to enable traffic monitoring.

Cookies can be disabled by changing the settings on your browser. Most browsers allow you to turn off the cookie function. If you want to know how to do this please look at the help menu on your browser. [Even without a cookie you can use most of the features on the Website].

## **Changes to our Privacy Policy**

We reserve the right to revise this Privacy Policy at any time by updating this posting.

## **Contact**

If you have any comments, queries or requests relating to our use of Your Information please contact:

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The Mezzanine  
24a St John Street  
London  
EC1M 4AY  
Tel: +44 (0)20 7566 3190

E-mail: [info@opinium.co.uk](mailto:info@opinium.co.uk)