

# Privacy Policy for NovaLink Solutions

## NovaLink Solutions

**Effective Date: 10/11/2024**

At NovaLink Solutions ("NovaLink," "Company," "we," "our," or "us"), accessible from [novalinksolutions.co.uk](https://novalinksolutions.co.uk), we are committed to protecting and respecting your privacy. This Privacy Policy outlines how we collect, use, and safeguard your personal information when you interact with our platform, purchase our products, or subscribe to our marketing updates.

### 1. Information We Collect

We collect personal information solely to enhance your experience, support customer needs, and provide marketing updates. Specifically, we may collect:

- **Name**
- **Phone Number**
- **Email Address**
- **Financial Data (only when using Payment Initiation Services (PIS) and Account Information Services (AIS), as facilitated by Plaid Financial Ltd.)**

This information is collected directly from you when you place an order, subscribe to updates, or reach out to our support team.

### 2. Purpose of Data Collection

NovaLink Solutions collects and uses your personal data for the following purposes:

- **Order Processing:** To process orders, manage transactions, and provide customer support.
- **Payment Services:** To enable secure payment transactions and financial data aggregation through Plaid Financial Ltd.
- **Marketing:** To send updates, offers, and product information that may interest you, with your consent.
- **Customer Support:** To respond to queries, issues, or feedback regarding our products and services.

### 3. Payment Initiation and Account Information Services (PIS & AIS)

NovaLink Solutions integrates **Payment Initiation Services (PIS)** and **Account Information Services (AIS)** provided by **Plaid Financial Ltd.** ("Plaid") to facilitate secure payment transactions and financial data aggregation.

Plaid Financial Ltd. is an authorised payment institution regulated by the **Financial Conduct Authority (FCA)** under the **Payment Services Regulations 2017** (Firm Registration Number: 804718) for the provision of payment services.

By using our services, you acknowledge and agree that:

- Payment transactions and account information retrieval are facilitated through Plaid.
- NovaLink does not directly store, access, or process your banking credentials.
- Any disputes related to transactions initiated via Plaid must be addressed directly with your financial institution or Plaid.

#### **4. Cookies and Tracking**

We use cookies on our website for analytics and tracking purposes. These cookies help us understand site usage, improve our services, and enhance user experience. You can control cookie settings in your browser at any time.

#### **5. Data Storage and Retention**

We store your personal information securely within our cloud storage systems, ensuring protection against unauthorised access.

- Personal data is retained for as long as necessary to fulfil the purposes outlined in this policy.
- Financial data processed through Plaid is not stored by NovaLink and is handled directly by the authorised payment service provider.
- You may request the deletion of your data at any time, subject to legal and regulatory obligations.

#### **6. Data Sharing and Disclosure**

- NovaLink Solutions **does not sell, share, or disclose your personal information** to third parties.
- Financial data shared for PIS and AIS purposes is handled exclusively by Plaid Financial Ltd. in compliance with **FCA** regulations.

#### **7. User Rights**

In compliance with **GDPR**, you have the following rights regarding your personal data:

- **Access:** You can request access to your personal data stored by us.
- **Correction:** You have the right to request correction of any inaccurate or incomplete data.
- **Deletion:** You may request the deletion of your data at any time.

- **Objection:** You can object to the processing of your data for direct marketing purposes.

To exercise any of these rights, please contact us at:  
**contact@novalinksolutions.co.uk.**

## **8. International Data Transfers**

NovaLink Solutions does not transfer your personal information outside the **United Kingdom.**

## **9. Security Measures**

We employ industry-standard security measures to protect personal data from unauthorised access, loss, misuse, or alteration. However, no system is entirely secure, and we encourage Users to take appropriate precautions when sharing personal data online.

## **10. Changes to This Privacy Policy**

NovaLink Solutions reserves the right to modify this Privacy Policy at any time. Any updates will be posted on our website, and continued use of our services constitutes acceptance of the updated policy.

## **11. Contact Us**

For any questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us at:

**Email:** [contact@novalinksolutions.co.uk](mailto:contact@novalinksolutions.co.uk)

By using our services, you acknowledge and agree to the terms outlined in this Privacy Policy.