

Website Terms of Use

A visitor may choose to view or submit information to Spectrum Asset Management's website. If you do so, you agree to the use of any data in accordance with this privacy statement. The website may contain links to other websites, including websites of affiliates, which are not governed by this privacy statement.

If you have any questions regarding this privacy statement, or do not feel that your concerns have been addressed, please direct your questions to the webmaster.

Information Collection and Use

You do not have to submit any personal information in order to use Spectrum Asset Management's website. Only personally identifiable information that is voluntarily provided by visitors is collected, including but not limited to, name, job title, company name, email address and telephone number. Sensitive information is not collected from visitors to the website without your prior explicit consent.

Personal information submitted via the website is used only for limited purposes. For example, the information you submit may be used to respond to you by email or to personalize your web site experience. You may at any time request to be removed from emails or other communications generated in response to your use of the Spectrum Asset Management website.

Visitors' information will not be shared with third parties other than third party service providers for legitimate transactional processing purposes. However, where appropriate, visitors' personal information may be disclosed to regulatory or other government agencies or third parties where necessary to comply with legal or regulatory obligations or requests.

Information Security

We have in place reasonable commercial standards of technology and operational security designed to protect all information provided by visitors via the Spectrum Asset Management website from unauthorised third party access.

Cookies

Cookies (small text files stored in a user's browser) may be used on the website to collect aggregate data in order to ensure that the Spectrum Asset Management website is well managed and to facilitate improved navigation. Cookies may be used to track information and identify categories of visitors by items such as IP address, domain, browser type and pages visited. This information is used to analyse the number of visitors to different areas of the website to make sure that it is serving as a useful, effective information source.

The cookies are not used to collect any personal information such as your name or email address. Most browsers permit you to decline cookies. However, your browsing experience on the website may be restricted if your browser is set to decline cookies, such as, navigation and content access limitations.

Changes to Terms of Use

Spectrum Asset Management reserves the right to modify or amend the Terms of Use for this website at any time and for any reason. Nothing in the Terms of Use creates or is intended to create a contract between Spectrum Asset Management and any visitor to the website.