

DATA PROTECTION POLICY

As a visitor or user of our web site(s), it may be necessary for you to provide us with your personal information ('Personal Data') when you apply to us and/or continue to subscribe with us for a service and/or product ('Services'). If your Personal Data is incomplete or incorrect, we may not be able to provide or continue to provide the Services to you.

We shall keep your Personal Data confidential at all times. Our policies and practices with respect to the collection, use, retention, disclosure, transfer, security and access of Personal Data will be in accordance with the Data Protection Act 1998 and are as set out in this Policy Statement.

You agree that your Personal Data provided by you to us may be used and retained by us for the following purposes and for other purposes as shall be agreed between you and us or required by law from time to time:

- i. provisioning of the Services;
- ii. marketing of goods and/or services by us, our agents or our subsidiaries, in relation to the Services;
- iii. processing of any benefits arising out of or in connection with the Services;
- iv. analysing, verifying and/or checking of your credit, payment and/or status in relation to the provision of the Services;
- v. processing of any payment instructions, direct debit facilities and/or credit facilities requested by you;
- vi. enabling the daily operation of your account and/or the collection of amounts outstanding in your account in relation to the Services; and
- vii. enabling us to comply with our obligations to interconnect or other industry practices.

You further agree that we may disclose and transfer (whether in United Kingdom or abroad) to our agents, contractors, any third party service providers, any third party collection agencies, any credit reference agencies, any security agencies, any credit providers, banks, financial institutions, our professional advisers, any other persons under a duty of confidentiality to us and any of our actual or proposed assignees or transferees of our rights with

respect to you to use, disclose, hold, process, retain or transfer such Personal Data for the purposes mentioned above.

In addition, in accordance with your agreement with us or consent given to us (as the case may be), we may disclose and transfer your Personal Data (whether in United Kingdom or abroad) to any company within, the Lambda Group of Businesses any of their subsidiaries and any company in which the same has a direct or indirect interest or with which it is in joint venture or co-operation of their respective successors and to include that Personal Data in one or more databases held by us (which may contain other information collected by us or for the purpose mentioned above, the carrying out of market research, credit assessments, marketing of goods and/or services by us and for the performance of procedures for comparing Personal Data with other information supplied by you to us for such purposes and for other purposes as shall be agreed between ourselves or required by law from time to time. If you do not wish to receive marketing information from us with respect to goods and/or services not related to or in connection with the Services, or for us to disclose, transfer or use your Personal Data for the purpose as set out in this paragraph, please write to us at the address below quoting your name, address and account number(s).

Under and in accordance with the Data Protection Act 1998 you have the right to:

- i. check whether we hold any of your Personal Data;
- ii. access your Personal Data held by us;
- iii. require us to correct any Personal Data which is inaccurate;
- iv. ascertain our policies and practices (from time to time) in relation to Personal Data and the types of Personal Data held by us.

In accordance with the Data Protection Act 1998, we have the right to charge a reasonable fee for the processing of any Personal Data access request. All requests for access to or correction of Personal Data or information regarding policies and practices and types of Personal Data held should be in writing and addressed below.

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