

## CREDIT ISSUES LIMITED PRIVACY POLICY

1. Credit Issues Limited of 72b-72e Glover House, New Court Way, Ormskirk Business Park, L39 2YT and each of the companies or associated with the Credit Issues Group ("Credit Issues") believes strongly in protecting your privacy and Credit Issues complies with the Data Protection Act 1988.<sup>1</sup> When you provide and Credit Issues collects your personal information when you use the Site, Credit Issues will use best endeavours only to use it or disclose it in the manner stated below and in accordance with current legislation and in line so as to meet current internet best practices. By using the Site or our services you agree that Credit Issues may do so.
  2. Credit Issues will not disclose your personal details to other users except in accordance with this Privacy Policy.
  3. Credit Issues reserves the right to send all registrants of our services or clients of Credit Issues, e-mail or written communications from time to time regarding updates and changes to the services, new links to the Site and any technical, administrative or legal notices important to the Site and the services that Credit Issues considers essential. You are not able to unsubscribe from these notices.
  4. Credit Issues are the sole owners of the information collected on the Site. Except to the nominated Solicitor and as set out below, Credit Issues will not sell, rent or otherwise disclose your personal information to any third party, without your consent, except in the following circumstances:
    - 4.1. Credit Issues does share non-personal, non-individual information in aggregate form with third parties for business purposes, for example with advertisers on the Site or we may tell our business partners the number of customers in certain demographic groups who use certain services. However, this does not involve disclosing any personal information which can identify any individual client in any way.
    - 4.2. Credit Issues will disclose your personal information to any appropriate investigative third party if Credit Issues believes that you are involved in any illegal or harmful conduct or if Credit Issues is required to do so by law or Credit Issues believes that such action is necessary to:
      - (a) comply with the law or with legal process;
      - (b) protect and defend Credit Issues's rights and property or that of other users;
      - (c) prevent fraud;
      - (d) protect against abuse, misuse or unauthorized use of the Site; or
      - (e) protect the personal safety or property of other users or the public (eg. if you provide false or deceptive information about yourself or attempt to pose as someone else, Credit Issues will disclose such information about you as it has to assist any type of investigation into your actions).
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- 4.3. Credit Issues may employ other companies to provide services for us. These companies have access to the personal information needed to perform their functions and not for any other purposes.
- 4.4. Credit Issues may transfer its user database, including personal information contained therein, to another company in or associated the Credit Issues Group or to a third party who acquires all or substantially all of the assets or stock in our company or the Site service whether by merger, acquisition, reorganisation or otherwise.
5. The Site may contain links to other websites. Please note that Credit Issues is not responsible for the privacy practices of such other websites and advise you to read the privacy statements of each website you visit which collects personal information.
6. The "Credit Issues Group" means any company which is a parent or holding company and any company which is a subsidiary or affiliate company of Credit Issues Limited.

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