

# Paydayiom.co.uk PRIVACY NOTICE

Updated: 25 May 2018

## 1. Introduction

Welcome to Paydayiom.co.uk's privacy notice.

Paydayiom.co.uk is a website owned and operated by T Dot UK Limited, a company organised under the laws of England and Wales with Company Number 09225672 and registered with the Information Commissioner's Office under Registration Number ZA128431.

T Dot UK Limited respects your privacy and is committed to protecting your personal data. This privacy notice will inform you as to how we look after your personal data when you visit our website (regardless of where you visit it from) and tell you about your privacy rights and how the law protects you.

## 2. Important information and who we are

### Purpose of this privacy notice

This privacy notice gives you information on how T Dot UK Limited collects and processes your personal data through your use of this website, including any data you may provide through this website when you request an offer of credit from one of our trusted third party lender partners 1plus1 Loans Limited, Amigo Loans Ltd, CURO Transatlantic Limited, DJS UK Limited, George Banco.com Limited, Gracombex Ltd, Indigo Michael Limited, Lending Stream LLC, Match the Cash Limited, MYJAR IT OU, PDL Finance Limited, RU MEDIA UK LIMITED, Savant International Limited, Stagemount Limited, TM Advances Limited, Trusted Cash Limited, UCSL Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd..

This website is not intended for children and we do not knowingly collect data relating to children.

### Controller

T Dot UK Limited is the controller and responsible for your personal data (collectively referred to as "T.UK", "we", "us" or "our" in this privacy notice).

We have appointed a data protection officer (DPO) who is responsible for overseeing questions in relation to this privacy notice. If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact the DPO using the details set out below.

Our full details are:

T Dot UK Limited

Data Protection Officer

dpo@t.uk

Suite 4, Bourne Space

Bourne Gardens

Bournemouth, BH2 5BD

0-808-189-0649

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues ([www.ico.org.uk](http://www.ico.org.uk)). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

### **Changes to the privacy notice and your duty to inform us of changes**

This version was last updated on 29 March 2018 and historic versions can be obtained by [contacting us](#).

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

### **Third-party links**

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy notices. When you leave our website, we encourage you to read the privacy notice of every website you visit.

### **The data we collect about you**

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together as follows:

- **Identity Data** includes first name, last name, marital status, number of dependents, title, date of birth and gender.
- **Contact Data** includes address, email address and telephone numbers.
- **Financial Data** includes bank account and payment card details, employer name and industry, time at employer, net monthly income, pay frequency, pay dates, and expenses details.
- **Transaction Data** includes details about your requests for offers of credit from our trusted [third party lender partners](#)  
[1plus1 Loans Limited](#), [Amigo Loans Ltd](#), [CURO Transatlantic Limited](#), [DJS UK Limited](#), [George Banco.com Limited](#), [Gracombex Ltd](#), [Indigo Michael Limited](#), [Lending Stream LLC](#), [Match the Cash Limited](#), [MYJAR IT OU](#), [PDL Finance Limited](#), [RU MEDIA UK LIMITED](#), [Savant International Limited](#), [Stagemount Limited](#), [TM Advances Limited](#), [Trusted Cash Limited](#), [UCSL Credit Star](#), [Uncle Buck Finance LLP](#), [Valour Finance Limited](#), [Western Circle Ltd.](#)

- **Technical Data** includes internet protocol (IP) address, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website.
- **Profile Data** includes your requests for offers of credit from our trusted third party lender partners  
1plus1 Loans Limited, Amigo Loans Ltd, CURO Transatlantic Limited, DJS UK Limited, George Banco.com Limited, Gracombex Ltd, Indigo Michael Limited, Lending Stream LLC, Match the Cash Limited, MYJAR IT OU, PDL Finance Limited, RU MEDIA UK LIMITED, Savant International Limited, Stagemount Limited, TM Advances Limited, Trusted Cash Limited, UCSL Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd., preferences and feedback.
- **Usage Data** includes information about how you use our website, products and services.
- **Marketing and Communications Data** includes your preferences in receiving marketing from us and our trusted third party partners  
1plus1 Loans Limited, Amigo Loans Ltd, Choose Wisely Limited, CURO Transatlantic Limited, DJS UK Limited, Everything Financial Ltd, Forefront Solutions Limited, George Banco.com Limited, Gracombex Ltd, IMT Technologies Limited, Indigo Michael Limited, Interlinx, Kurdford Services Limited, Lead Byte LTD, Lending Stream LLC, Loan Machine Limited, Match the Cash Limited, Mediablanket Ltd, Monevo Limited, MYJAR IT OU, Mylenders.co.uk, PDL Finance Limited, Quest 365, RU MEDIA UK LIMITED, Sandhurst Associates LTD, Savant International Limited, Season Marketing Ltd, Stagemount Limited, Techkredit Ltd, TFLI Limited, The Affiliate People Limited, TM Advances Limited, Trusted Cash Limited, UCSL Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd. and your communication preferences.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does **not** directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy notice.

We do not collect any **Special Categories of Personal Data** about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data). Nor do we collect any information about criminal convictions and offences.

### **If you fail to provide personal data**

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we will not be able to perform the contract we have or are trying to enter into with you (for example, to process a request for an offer of credit from our trusted third party lender partners

1plus1 Loans Limited, Amigo Loans Ltd, CURO Transatlantic Limited, DJS UK Limited, George Banco.com Limited, Gracombex Ltd, Indigo Michael Limited, Lending Stream LLC, Match the Cash Limited, MYJAR IT OU, PDL Finance Limited, RU MEDIA UK LIMITED, Savant International Limited, Stagemount Limited, TM Advances Limited, Trusted Cash Limited, UCSL Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd.).

### **3. How is your personal data collected?**

We use different methods to collect data from and about you including through:

- **Direct interactions.** You may give us your Identity, Contact and Financial Data by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you:
  - request an offer of credit from our trusted third party lender partners 1plus1 Loans Limited, Amigo Loans Ltd, CURO Transatlantic Limited, DJS UK Limited, George Banco.com Limited, Gracombex Ltd, Indigo Michael Limited, Lending Stream LLC, Match the Cash Limited, MYJAR IT OU, PDL Finance Limited, RU MEDIA UK LIMITED, Savant International Limited, Stagemount Limited, TM Advances Limited, Trusted Cash Limited, UCSL Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd.;
  - request marketing to be sent to you;
  - give us feedback.
- **Automated technologies or interactions.** As you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, server logs and other similar technologies. We may also receive Technical Data about you if you visit other websites employing our cookies. Please see our cookie policy below for further details.
- **Third party sources.** We may receive personal data about you from various third parties as set out below:
  - Technical Data from the following parties:
    - a. analytics providers such as Google based outside the EU;
    - b. advertising networks based inside and outside the EU; and
    - c. information processing providers based outside the EU.
  - Identity and Contact Data from data brokers or aggregators based inside and outside the EU.
  - Trusted affiliate websites, networks and third party lender partners.

#### **4. How we use your personal data**

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

Where we need to perform the contract we are about to enter into or have entered into with you.

Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.

Where we need to comply with a legal or regulatory obligation.

Generally we do not rely on consent as a legal basis for processing your personal data other than in relation to sending third party direct marketing communications to you via email or SMS. You have the right to withdraw consent to marketing at any time by [contacting us](#).

Purposes for which we will use your personal data

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
<p>To process your requests for offers of credit from our trusted <u>third party lender partners</u>  <u>Iplus1 Loans Limited, Amigo Loans Ltd, CURO Transatlantic Limited, DJS UK Limited, George Banco.com Limited, Gracombex Ltd, Indigo Michael Limited, Lending Stream LLC, Match the Cash Limited, MYJAR IT OU, PDL Finance Limited, RU MEDIA UK LIMITED, Savant International Limited, Stagemount Limited, TM Advances Limited, Trusted Cash Limited, UCSL Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd.</u></p>	<p>(a) Identity            (b) Contact            (c) Financial            (d) Transaction</p>	<p>Performance of a contract with you. This will include automated decision making on the part of our trusted <u>third party lender partners</u>  <u>Iplus1 Loans Limited, Amigo Loans Ltd, CURO Transatlantic Limited, DJS UK Limited, George Banco.com Limited, Gracombex Ltd, Indigo Michael Limited, Lending Stream LLC, Match the Cash Limited, MYJAR IT OU, PDL Finance Limited, RU MEDIA UK LIMITED, Savant International Limited, Stagemount Limited, TM Advances Limited, Trusted Cash Limited, UCSL Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd..</u>            (a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise)            (b) Necessary to comply with a legal obligation</p>
<p>To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)</p>	<p>(a) Identity            (b) Contact            (c) Technical</p>	<p>(b) Necessary to comply with a legal obligation</p>
<p>To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you</p>	<p>(a) Identity            (b) Contact            (c) Profile</p>	<p>Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy)</p>

	(d) Usage	
	(e) Marketing and Communications	
	(f) Technical	Necessary for our legitimate interests (to define types of customers for our products and services, to keep our website updated and relevant, to develop our business and to inform our marketing strategy)
To use data analytics to improve our website, products/services, marketing, customer relationships and experiences	(a) Technical (b) Usage	

### **Promotional offers from us**

We may use your Identity, Contact, Technical, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

You will receive marketing communications from us if you have requested information from us and you have not opted out of receiving that marketing.

### **Third-party marketing**

We will get your express opt-in consent before we share your personal data with any company outside the T.UK group of companies for marketing purposes. Marketing messages may relate to auto finance, banking, credit cards, credit references, credit repair, insurance, payday loans, personal loans, payment protection insurance, or individual voluntary arrangements

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### **Opting out**

You can ask us or our trusted third party partners

1plus1 Loans Limited, Amigo Loans Ltd, Choose Wisely Limited, CURO Transatlantic Limited, DJS UK Limited, Everything Financial Ltd, Forefront Solutions Limited, George Banco.com Limited, Gracombex Ltd, IMT Technologies Limited, Indigo Michael Limited, Interlinx, Kurdford Services Limited, Lead Byte LTD, Lending Stream LLC, Loan Machine Limited, Match the Cash Limited, Mediablanket Ltd, Monevo Limited, MYJAR IT OU, Mylenders.co.uk, PDL Finance Limited, Quest 365, RU MEDIA UK LIMITED, Sandhurst Associates LTD, Savant International Limited, Season Marketing Ltd, Stagemount Limited, Techcredit Ltd, TFLI Limited, The Affiliate People Limited, TM Advances Limited, Trusted Cash Limited, UCSL Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd. to stop sending you marketing messages at any time by [contacting us](#) at any time.

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of requests for offers of credit from our trusted third party lender partners

1plus1 Loans Limited, Amigo Loans Ltd, CURO Transatlantic Limited, DJS UK Limited, George Banco.com Limited, Gracombex Ltd, Indigo Michael Limited, Lending Stream LLC, Match the Cash Limited, MYJAR IT OU, PDL Finance Limited, RU MEDIA UK LIMITED,

Savant International Limited, Stagemount Limited, TM Advances Limited, Trusted Cash Limited, UCSL Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd.

## **Cookies**

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site. By continuing to browse the site, you are agreeing to our use of cookies.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

We use the following cookies:

- Analytical/performance cookies. They allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.
- Functionality cookies. These are used to recognise you when you return to our website. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).
- Targeting cookies. These cookies record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.

You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

<b>Name(s)</b>	<b>Purpose</b>
subaccount, source, referrer, keyword, uuid	These cookies enable us to determine how you and other users of Paydayiom.co.uk arrived at the site.

Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control.

You block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies.

## **5. Disclosures of your personal data**

We may have to share your personal data with the parties set out below for the purposes set out in the table in paragraph 4 above.

- Internal Third Parties as set out in the Glossary.
- External Third Parties as set out in the Glossary.

Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

## **6. International transfers**

Some of our external third parties are based outside the European Economic Area (EEA) so their processing of your personal data will involve a transfer of data outside the EEA.

Whenever we transfer your personal data out of the EEA, we ensure a similar degree of protection is afforded to it by using specific contractual clauses which give personal data the same protection it has in Europe.

Please [contact us](#) if you want further information on the specific mechanism used by us when transferring your personal data out of the EEA.

## **7. Data security**

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other service providers who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

## **8. Data retention**

### **How long will you use my personal data for?**

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

## **9. Your legal rights**

Under certain circumstances, you have rights under data protection laws in relation to your personal data. These rights are listed and described below:

- **Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
- **Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: **(a)** if you want us to establish the data's accuracy; **(b)** where our use of the data is unlawful but you do not want us to erase it; **(c)** where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or **(d)** you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- **Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

If you wish to exercise any of the rights set out above, please [contact us](#).

### **No fee usually required**

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

### **What we may need from you**

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

### **Time limit to respond**

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

## **10. Glossary**

### **LAWFUL BASIS**

- **Legitimate Interest** means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by [contacting us](#).
- **Performance of Contract** means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.
- **Comply with a legal or regulatory obligation** means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

### **THIRD PARTIES**

- **Internal Third Parties**

- Other companies in the T.UK Group acting as joint controllers or processors and who are based in the EEA, the United Kingdom and the United States and provide IT and system administration services and undertake leadership reporting.

- **External Third Parties**

- Service providers acting as processors based in the EEA, the United Kingdom and the United States who provide IT and system administration services.

- Professional advisers acting as processors or joint controllers including lawyers, bankers, auditors and insurers based the United Kingdom and the United States who provide consultancy, banking, legal, insurance and accounting services.

- HM Revenue & Customs, regulators and other authorities acting as processors or joint controllers based in the United Kingdom who may require reporting of processing activities in certain circumstances.

- Our network

1plus1 Loans Limited, Amigo Loans Ltd, Choose Wisely Limited, CURO Transatlantic Limited, DJS UK Limited, Everything Financial Ltd, Forefront Solutions Limited, George Banco.com Limited, Gracombex Ltd, IMT Technologies Limited, Indigo Michael Limited, Interlinx, Kurdford Services Limited, Lead Byte LTD, Lending Stream LLC, Loan Machine Limited, Match the Cash Limited, Mediablanket Ltd, Monevo Limited, MYJAR IT OU, Mylenders.co.uk, PDL Finance Limited, Quest 365, RU MEDIA UK LIMITED, Sandhurst Associates LTD, Savant International Limited, Season Marketing Ltd, Stagemount Limited, Techkredit Ltd, TFLI Limited, The Affiliate People Limited, TM Advances Limited, Trusted Cash Limited, UCSL

Credit Star, Uncle Buck Finance LLP, Valour Finance Limited, Western Circle Ltd. of trusted third party affiliate websites, third party affiliate networks, third party digital marketers, and third party lenders.