

PaydayIOM.co.uk PRIVACY POLICY

Last Updated: 11 July, 2016

Thank you for visiting the [PaydayIOM.co.uk website](http://PaydayIOM.co.uk), located at PaydayIOM co.uk(the "Site").

Everyone has rights with regard to the way in which their personal data is handled. During the course of our activities we will collect, store and process personal data about our customers, suppliers and other third parties, and we recognise that the correct and lawful treatment of this data will maintain confidence in the organisation and will provide for successful business operations. Accordingly, we understand that you value your privacy and the right to control how your personal information is collected and used. We have designed this Privacy Policy (the "Policy") to offer transparency, accountability, and choice regarding the management and use of your personal information. We strive to provide good information stewardship in accordance with the Data Protection Act 1998 (the "Act").

We reserve the right to modify this Privacy Policy and any of its constituent provisions from time to time. A notification of any changes will be posted on the Site. We encourage you to periodically review our Policy to stay informed about how we use the information we collect.

By using the Site, you consent to the applicability of this Policy in its entirety, whether or not you intend to submit any information to us via the Site. If you disagree with this Policy, you should discontinue your use of the Site. Your use of the Site and our services, including data storage and transmission, is done at your own risk.

This Site is operated by TdotUK, Limited ("Tdot UK Ltd", "we" or "us")(registered number 09225672). TdotUK Ltd is registered in England and Wales (Company number 09225672) with its Registered Office at Platinum House, Suite 5, 23 Hinton Rd, Bournemouth BH1 2EF. TdotUK Ltd is authorised and registered by the Financial Conduct Authority and is entered on the Financial Services Register under number 688026. TdotUK Ltd is also registered with the Information Commissioner's Office under registration number ZA128431.

What does the Privacy Policy Apply To?

This Policy applies to any and all information you submit, or we collect from you, on the Site, whether such information is public or nonpublic. This Policy is applicable only to the Site and does not relate to the activities of any third party website or other entity.

How May We Contact You?

Unless you state otherwise, lenders, third parties, and other brokers may contact you via telephone, email, post, SMS, automated messages, and fax. We will typically return correspondence in the same medium in which it is received.

How Can You Contact Us?

If you need to reach a company representative by telephone, please call us toll free at [0808 189 0649](tel:08081890649). Please note that your call may be recorded for training, quality assurance, and regulatory purposes. If you have questions or concerns specifically addressing this Policy, please contact us via email at info@ukpaydayloan.com.

Data Protection Principles

Anyone processing personal data must comply with the eight enforceable principles of good practice. These provide that personal data must be:

- (a) Processed fairly and lawfully.
- (b) Processed for limited purposes and in an appropriate way.
- (c) Adequate, relevant and not excessive for the purpose.
- (d) Accurate.
- (e) Not kept longer than necessary for the purpose.
- (f) Processed in line with data subjects' rights.
- (g) Secure.
- (h) Not transferred to people or organisations situated in countries without adequate protection.

Fair and Lawful Processing

The Act is not intended to prevent the processing of personal data, but to ensure that it is done fairly and without adversely affecting your rights as data subject.

For personal data to be processed lawfully, they must be processed on the basis of one of the legal grounds set out in the Act. These include, among other things, the data subject's consent to the processing, or that the processing is necessary for the performance of a contract with the data subject, for the compliance with a legal obligation to which the data controller is subject, or for the legitimate interest of the data controller or the party to whom the data is disclosed. When sensitive personal data is being processed, additional conditions must be met. When processing personal data as data controllers in the course of our business, we will ensure that those requirements are met.

This Site may direct your information to partners or service providers located overseas, including the United States. In accordance with the Act, we will only direct information to those countries ensure an adequate level of protection for your information during the transmission process.

Processing for Limited Purposes

In the course of our business, we may collect and process the personal data set out in this Policy. This may include data we receive directly from you (for example, by completing forms or by corresponding with us by mail, phone, email or otherwise) and data we receive from other sources (including, for example, business partners, lenders, sub-contractors in technical, payment and delivery services, credit reference agencies and others).

We will only process personal data for the specific purposes set out in this Policy or for any other purposes specifically permitted by the Act. We will notify those purposes to you when we first collect the data or as soon as possible thereafter.

Adequate, Relevant and Non-excessive Processing

We will only collect personal data to the extent that it is required for the specific purpose notified to you.

Accurate data

We will ensure that personal data we hold about you is accurate and kept up to date. We will check the accuracy of any personal data at the point of collection and at regular intervals afterwards. We will take all reasonable steps to destroy or amend inaccurate or out-of-date data.

Timely Processing

We will not keep personal data longer than is necessary for the purpose or purposes for which they were collected, as set out in this Policy. We will take all reasonable steps to destroy, or erase from our systems, all data which is no longer required.

Processing in line with your rights

We will process all personal data in line with your rights, in particular, your right to:

- (a) Request access to any data held about you by us.
- (b) Prevent the processing of your data for direct-marketing purposes, except as set out in this Policy.
- (c) Ask to have inaccurate data amended.
- (d) Prevent processing that is likely to cause damage or distress to you or anyone else.

What Information do we Collect From You?

We collect your personal information through forms provided on the Site. We also collect your personal information whenever you provide it to us directly, by telephone (which may include recording and/or monitoring calls), mail, email, or through a survey or other consumer outreach program. We might also collect personal information about your use of the website, including but not limited to your location data and online traffic habits.

In order to better service your account and enhance your Site experience, we will customarily collect the following information from you:

- Name
- Residential address
- Residential status
- Date of birth
- National Insurance number
- Email address

- Telephone number(s)
- Income details (where appropriate)
- Details of bank account
- Details about your activity on the Site (generally in the form of “cookies”; please see the section dedicated to the Collection of Non-Public Information, below)

Your Obligations

Whenever you submit information through a form on the Site, you attest that the information you are providing is true and complete. This information will be provided to lenders and other service providers, including credit reference agencies. It is your responsibility to ensure that any information we have on record for your account is timely and accurate. If you would like to update your personal information, please contact us at info@ukpaydayloan.com.

Use of Credit Reference and Fraud Prevention Agencies

Although we do not make credit decisions, we may direct your information to one or more credit reference agencies (“CRA”s) and fraud prevention companies, in order to assist the lender in making relevant lending decisions. Consent to the transfer of your information to such third parties is a condition of registration. Do not complete and submit an application if you do not wish your personal information to be directed to these third parties. If you contact CRAs to inquire about the kind of information they have received about you , you may be subject to a small fee. Such third party agencies have their own Privacy Policies.

Please note that credit reference checks may leave a trace on your individual credit report.

To contact a credit reference agency in the United Kingdom, please use the information below. Please note that this list is not exhaustive, and that you are advised to contact all major credit reference agencies for a complete picture of your credit profile.

Equifax

Credit File Advice Center

P.O. Box 3001

Bradford, BD1 5US Phone:

0870 010 0583

www.equifax.co.uk

Experian

Consumer Help Service

P.O. Box 8000

Nottingham, NG80 7WF Phone:

0844 481 8000

www.experian.co.uk

How Do We Collect Your Non-Personal Information?

Whenever you visit the Site, we might collect certain information from you, including information about your Internet Protocol (IP) address, the date and time of your visit, your operating system, the Site pages you visited during your connection, and the domain name you accessed to reach the Site. We collect this information primarily for statistical analysis purposes and to improve the Site experience. Please see the section "Cookies," below for information about how passively-created data is collected and stored.

We may also use web beacons on the Site to improve our services, in our emails, and in other advertisements. Web beacons are tiny images that are used to collect information about your Site visit, such as the pages you view and the features you use. We may additionally work with service providers who help us track, collect, and analyze this information.

Finally, we may aggregate user information for statistical purposes and disclose statistical data to third parties. In such instances, we will not identify you personally. For example, we might collect data on the popularity of various sections of our website, using software to track web page usage and duration. If this statistical data is directed to a third party, it will be done so anonymously.

How Do We Use Your Information?

We may use the information we collect from and about you on the Site for any of the following purposes:

- (1) to connect you with our network of lenders for the fulfillment of a personal loan enquiry;
- (2) to respond to your inquiries;
- (3) to review your use of the Site, in order to improve your experience and gather analytical data;
- (4) to address problems with the Site, our business or our services;
- (5) to protect the security or integrity of the Site and our business;
- (6) to monitor the Site for compliance with our Terms of Use and the law; and
- (7) to contact you with Website updates, newsletters and other informational materials from us, and
- (8) to contact you for marketing of products and services that may be of interest to you via telephone, email, post, SMS, automated messages, and fax.

You may be given options throughout the registration process about how your information is used. These options may include the extent to which your data is used for direct marketing purposes and the extent to which we may contact you for

noncommercial, market research purposes. You may change your preferences, where applicable, by contacting us at the address and phone number found below.

If you do not wish to receive communications from us about offers and promotions, you can opt-out of receiving these communications by emailing us at info@ukpaydayloan.com or by following the instructions in the messages you receive.

How Do We Disclose Your Information?

As a general rule, we do not sell, share, or license your personal information to any other party except for the purpose of fulfilling your loan application request. However, we might disclose your information:

- (1) to a third-party lender or service provider (including credit reference or fraud detection agencies) for reasons including billing, delivery, payments, data verification, or completion of a transaction;
- (2) as necessary if we believe there has been a violation of the Site's Terms of Use, our rights, or the rights of a third party relating to your information (including but not limited to fraud or identity theft);
- (3) to respond to legal process (for example, a warrant, subpoena, or court order), or to respond to claims of intellectual property infringement;
- (4) as part of the transfer of our assets if our company is sold, in whole or in part; □ (5) with your express consent as part of a direct marketing campaign.

We might also share aggregated data that contains general, anonymous information about the users of the Site (such as the volume of Site traffic, or trends involving user demographics).

Additionally, we may share your information with third party marketers and other service providers (including advertisers) with whom we have an ongoing business relationship to contact you about products and services that may be of interest to you via telephone, email, post, SMS, automated messages, and fax.

Related Services: auto finance, banking, credit cards, credit score, insurance, payday loans, personal loans, PPI

Trusted Third Party Providers: Bamboo Limited, 1plus1 Loans Limited, George Banco Limited, IMT Technologies Limited, Sandhurst Associates Limited, Ping Technologies, Intercom Media LLC, Amigo Loans Ltd

If you do not wish to receive communications from third parties about offers and promotions, you can opt-out of receiving their communications by following their instructions in each of the messages you receive from them.

How Do We Keep Your Information Secure?

We recognise the importance of keeping your personal information secure and confidential. We take reasonable and appropriate precautions and security measures against unlawful or unauthorised processing of your data including the use of Secure Sockets Layer (SSL) encryption, to secure the personal and non-personal information

you provide us against accidental loss, misuse, alteration, or unauthorised access. We regret that no transmission of data can ever be perfectly secure over the internet. As such, while we strive to protect your personal information, we cannot guarantee its security or confidentiality. Please be cautioned that we do not request your sensitive information except through online forms, or through user-initiated contact. Your personal data will only be transferred to a data processor (such as a lender) if it agrees to comply with those procedures and policies, or puts in place adequate measures itself.

Your Access to Information

Section 7 of the Data Protection Act gives you the right to access information we hold about you. Please submit your request for information in writing. We reserve the right to charge a nominal fee (currently £10) to collect and reproduce your information.

Information Maintenance

We maintain customer data on secured servers, and will hold that data subject to the following rules:

- (1) If you request that we do not contact you for advertising and marketing purposes, we must still maintain a record of your preferences;
- (2) We will maintain any information you have entered into forms on the website for a minimum of six (6) years, beginning at the termination of our relationship with you;
- (3) We maintain your information for as long as we continue to provide a service to you (as an affiliate or otherwise);
- (4) Where legitimate legal or business reasons exist, we will maintain your information for so long as such condition remains.

Links to Third Party Websites

This website may contain links to third-party websites, including Facebook and Twitter, which have privacy policies that differ from ours. We are not responsible for, and do not endorse, any of the activities that take place on third-party sites. Please review the privacy policy posted on any external site before disclosing any personal information. Contact those sites directly if you have questions about their policies.

Sensitive Information

In the event we have to process your sensitive information, we will notify you in advance and seek your approval prior to disclosure of such information. Under the Act, sensitive information includes the following:

- (a) Health conditions;
- (b) Racial or ethnic makeup;
- (c) Political opinion or trade union membership;
- (d) Sexual orientation;
- (e) Philosophical beliefs;
- (f) Religious beliefs;
- (g) Suspected or proven criminal activity (including any proceedings).

Transfer of personal data to a country outside the European Economic Area

We may transfer any personal data we hold to a country outside the European Economic Area ("EEA"), provided that one of the following conditions applies:

- (a) The country to which the personal data are transferred ensures an adequate level of protection for your rights and freedoms.
- (b) You have given your consent. By submitting your information via this Site, you expressly consent to this data transfer. You may withdraw your consent at any time by writing to us by post or email at the address below.
- (c) The transfer is necessary for one of the reasons set out in the Act, including the performance of a contract between us and you, or to protect your vital interests.
- (d) The transfer is legally required on important public interest grounds or for the establishment, exercise or defence of legal claims.
- (e) The transfer is authorised by the relevant data protection authority where we have adduced adequate safeguards with respect to the protection of your privacy, your fundamental rights and freedoms, and the exercise of your rights.

Subject to the requirements above, personal data we hold may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. That staff maybe engaged in, among other things, the fulfilment of contracts with you, the processing of payment details and the provision of support services.

Links to Third Party Websites

The Site may contain links to third-party websites, including Facebook and Twitter, which have privacy policies that differ from ours. We are not responsible for, and do not endorse, any of the activities that take place on third-party sites. Please review the privacy policy posted on any external site before disclosing any personal information. Contact those sites directly if you have questions about their policies.

Cookies

This Site uses cookies to assist us in measuring customer behavior and assessing the traffic on the Site. Information about your browsing habits may be stored temporarily as "cookies," to improve your Site experience. No personal information, such as your password, physical location, or other such identifying information, is created or stored through this process. However, information gathered as a cookie may be shared with third parties for advertising reasons. We will not share personal, nonpublic information to third parties without your prior approval.

A cookie is a small text file that is placed on your computer when you access the Site. It allows us to recognize you and your preferences each time you visit the Site.

Most web browsers automatically accept cookies for your convenience. You can disable cookies by changing your browser settings. Please be aware that disabling cookies might change your Site experience, including making it more difficult to access some pages and features currently on the Site, or which might be on the site in the future.

To change your browser settings to enable to disable cookies, identify your browser type and follow these instructions:

- (a) Internet Explorer 6.0 or 7.0
- Select the “Tools” gear on the browser window, and select “Internet Options”
- Select the “Privacy” tab
- Click the “Advanced” button
- Check the box “Override automatic cookie handling”
- Select “Block” or “Prompt” for first-party and third-party cookies as suit your preference
- (b) Mozilla Firefox
- Click on the toolbar and select “Options”
- Click on the “Privacy” tab
- Under the “History” section, select how Firefox remembers your history
- You can also remove individual cookies □ (c) Safari
- Choose “Safari” from the menu and select Preferences
- Click on “Security”
- Adjust the options available for cookies

Children

We do not direct the Site to, nor do we knowingly collect any personal information from, children who have not reached the age of eighteen (18). You must be eighteen years of age or older to become a network affiliate or use the consumer-facing services available on the Site.

Changes to this policy

We reserve the right to change this policy at any time. Where appropriate, we will notify data subjects of those changes by mail or email.

Contact Us

If you have questions or concerns about this Policy, please contact us via email at info@ukpaydayloan.com, or by post to Platinum House, Suite 5, 23 Hinton Rd, Bournemouth BH1 2EF, United Kingdom. You may also contact us toll-free at [0808 189 0649](tel:08081890649). If we need to contact you concerning your information, we will do so by either email, telephone, or post.