

# TheLoansCo Privacy Policy

## We are committed to looking after our customers

We recognize the importance of protecting your privacy and our policy is designed to assist you in understanding how we collect, use and safeguard the personal information you provide to us and to assist you in making informed decisions when using our site. This policy will be continuously assessed against new technologies, business practices and our customers' needs.

**Fraud Prevention:** If false or inaccurate information is provided, including in relation to a person's identity and fraud is identified, details about this information, including customer Personal Data, will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when: checking details on applications for credit and credit related and other facilities; managing credit and credit related accounts or other facilities; recovering debt; checking details on proposals and claims for all types of insurance; and checking details of job applicants and employees. For further details of the relevant fraud prevention agencies please contact us as described at the end of this Privacy Policy.

# What Information Do We Collect?

When you visit this web site you may provide us with two types of information: personal information you knowingly choose to disclose that is collected on an individual basis and Web site use information collected on an aggregate basis as you and others browse our Web site.

## 1. Personal Information You Choose to Provide

### 2. Registration Information

When you register for any of our products, services or newsletters you will provide us information about yourself.

### 3. Email Information

If you choose to correspond with us through email, we may retain the content of your email messages together with your email address and our responses. We provide the same protections for these electronic communications that we employ in the maintenance of information received by mail and telephone.

### 4. Web Site Use Information

Similar to other commercial Web sites, our Web site utilizes web server log files to collect information about how our Web site is used. Information gathered may include the date and time of visits, the pages viewed, time spent at our Web site, and the Web sites visited just before and just after our Web site.

# How Do We Use the Information That You Provide to Us?

Broadly speaking, we use personal information for purposes of administering our business activities, providing the products and services you requested, to process your payment, to monitor the use of the service, our marketing and promotional efforts and improve our content and service offerings, and customize our site's content, layout, services and for other lawful purposes. These uses improve our site and better tailor it to meet your needs.

Furthermore, such information may be shared with others on an aggregate basis. Personally identifiable information or business information will not be shared with parties except as required by law. Occasionally, we may also use the information we collect to notify you about important changes to our Website, new services, and special offers we think you will find valuable. You may notify us at any time if you do not wish to receive these offers by emailing us at the link provided on the newsletter.

## Sharing and Selling Information

We share, sell, lend or lease your personal and financial information that you choose to provide us with our panel of lenders. We may use statistical and email information to strengthen our relationship with you to understand your financial needs, to conduct our business and to provide you with better customer services and products from both Calendar Cash and those of selected third parties, to evaluate the effectiveness of our marketing of the Website and for statistical analysis.

If you choose to provide personal information, it will be used for and/or shared with trusted third parties such as Affiliated Loan Providers and/or other financial service providers, credit bureaux and/or customer service providers for the purposes of evaluating you for a loan. If you choose it, your personal information will be used for and/or shared with our trusted third parties for the purpose of marketing their products and services which they determine, in our sole judgement, that you might find of interest.

## How Can You Access and Correct Your Information?

You may request access to all your personally identifiable information that we collect online and maintain in our database by emailing us at the usual address.

## What About Legally Compelled Disclosure of Information?

We may disclose information when legally compelled to do so, in other words, when we, in good faith, believe that the law requires it or for the protection of our legal rights. We may also disclose account information when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be violating our Terms of Service or to protect the safety of our users and the Public.

## What About Other Web Sites Linked to Our Web Site?

We are not responsible for the practices employed by Web sites linked to or from our Web site or the information or content contained therein. Often links to other Web sites are provided solely as pointers to information on topics that may be useful to the users of our Website. Please remember that when you use a link to go from our Website to another web site, our Privacy Policy is no longer in effect. Your browsing and interaction on any other web site, including web sites, which have a link on our Website, is subject to that Website's own rules and policies. Please read over those rules and policies before proceeding.

## Your Consent

By using our Web site you consent to our collection and use of your personal information as described in this Privacy Policy. We reserve the right to amend this privacy policy at any time with or without notice.

## Our Commitment to Data Security

Please note that your information will be stored by TheLoansCo in a UK location .

## Disclosure of Data to Third Parties

By providing us with your personal information on our website or in the course of using our services, you consent to the transfer of your Personal Data and Sensitive Personal Data (each as defined in the Data Protection Act 1998 (DPA)), and any other data we acquire about you in the process of evaluating you for a loan, to companies outside the EU, including but not limited to, other consumer credit lenders and their affiliates for the purposes of evaluating you for a loan.

## Choice/Opt-In/Opt-Out

TheLoansCo will always allow visitors to unsubscribe so that they will not receive future messages. After unsubscribing we will discontinue sending the particular messages as soon as technically feasible.

Removal from any third parties' mailing lists will be in accordance with their terms which for which we are not responsible.

## Acquisition or Changes in Ownership

In the event that the web site (or a substantial portion of its assets) is acquired, your information would be considered part of those assets, and may be part of those assets that are transferred.

## Policy Modifications

We may change this Privacy Policy from time to time. If/when changes are made to this privacy policy, we will email users who have given us permission to do so. We will post any changes here, so be sure to check back periodically. However, please be assured that if the Privacy Policy changes in the future, we will not use the personal information you have submitted to us under this Privacy Policy in a manner that is materially inconsistent with this Privacy Policy, without your prior consent.