

TheLoansCo Terms & Conditions

The Website

- Please read the details set out below carefully before using this Website. By accessing this Website, you agree to be bound by the following terms and conditions and disclaimers (the "Terms").
- All our products and services are subject to the terms and conditions and disclaimers of the applicable agreement governing their use.
- The Terms and Conditions of the lender that accepts the application may be different from those advertised on www.TheLoansCo.co.uk.
- The fact that someone, after completing an application, is transferred to a particular lender DOES NOT constitute endorsement of that lender/broker, DOES NOT constitute a recommendation, and we provide our service on a NON-ADVISED basis. We direct your application to the lender based on the client's answers to some questions, giving applicants information about a specific payday loan lender/broker so that applicants can make their own choices.
- The Site may contain links to sites maintained by third parties. TheLoansCo is not responsible for the content or privacy policies of those sites, and the existence of such links should not be considered an endorsement or recommendation of those sites or of any product or service offered on those sites or of any party that is associated with those sites.
- Please note that other web sites and web pages linked to this Website may be governed by separate terms and conditions, including privacy policies. Please refer to the applicable terms and conditions of those web sites and web pages when visiting them.

No offer

- Neither the information, nor any opinion contained in our Website constitutes an offer to sell or solicitation or an offer to buy any financial instruments or any advice or recommendation with respect to such financial instruments.

Users

- You are wholly responsible for the use of the Website by any person using your computer and you must ensure that any such person complies with these Terms.
- The Website is currently intended for those who access it from within the United Kingdom and who are 18 and over.
- To register with us you must be over eighteen (18) years of age. You must ensure that the details provided by you on registration or at any time are correct and complete. You must inform us immediately of any changes to the information that you provided when registering by updating your personal details.
- You will not knowingly transmit any virus or other harmful matter to the Website. You may not use any device, software or routine to interfere or attempt to interfere with the proper working of the Website nor may you attempt to decipher, de-compile, disassemble or reverse engineer any of the software comprising or in any way making up the Website or any part of it.

Disclaimers and Limitation of Liability

- Whilst we have taken reasonable steps to ensure the accuracy, currency, availability correctness and completeness of the information contained on the Website, information is provided on an "as is", "as available" basis and we do not give or make any warranty or representation of any kind, whether express or implied. The use of the Website and the materials contained in it are entirely at your own risk. We shall not be liable for any losses or damages, whether direct or indirect, consequential or otherwise that you may suffer as a result of your use of the Website, including but not limited to computer service or system failure, access delays or interruption, data non-delivery or miss-delivery, computer viruses or other harmful components, breaches of security or unauthorized use of the system arising from "hacking" or otherwise or your reliance on the information contained on the Website.
- We do not represent or warrant that the Website will be available and meet your requirements, that access will be uninterrupted, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system. You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties.
- We make no representations or warranties regarding the accuracy, functionality or performance of any third party software that may be used in connection with the Website.
- Nothing in these Terms or in the pages of the Website shall limit our liability for death or personal injury arising out of our negligence, or for fraud, or for any other liability, which cannot be excluded or limited under applicable law.

- The information, material and content provided in the pages of the Website may be changed at any time without notice. Changes may be made to the Terms at any time without notice by updating this posting. Any revised term shall take effect as at the date when the change is made to the Website. You agree to review the Terms regularly and your continued access to or use of the Website will mean that you agree to any changes.

Third party Websites

- Links contained in the Website might lead to other websites not under our control, and we accept no liability for the content or availability of any linked site which is not operated by us or any link contained in a linked site not operated by us. Links on the Website are provided to you only as a convenience and the inclusion of any link does not imply reliability and we do not necessarily endorse any pages linked to the Website. Accordingly, you should read the terms and conditions of those websites before using them and direct any questions or comments about the linked website's contents to the relevant website provider.
- You are not entitled (nor will you assist others) to set up links from your own websites to the Website (whether by hypertext linking, deep-linking, framing, toggling or otherwise) without our prior written consent, which we may grant or withhold at our absolute discretion. You are also not entitled to direct link (also known as "Hot Link") any images or content without our prior written authorization.

Internet e-mail

- Messages sent over the Internet cannot be guaranteed to be completely secure as they are subject to possible interception or loss or possible alteration. We are not responsible for any message lost, intercepted or altered by third parties and will not be liable to you or anyone else for any damages or otherwise in connection with any message sent by you to us or any message sent by us to you over the Internet.
- The Website may make use of cookies. Cookies are files that identify your computer to our server. Cookies in themselves do not identify the individual user, just the computer used. Many sites do this whenever a user visits their site in order to track traffic flows. Cookies themselves only record those areas of the site that have been visited by the computer and for how long. You may prevent the use of cookies by configuring your web browser accordingly, but please note that this may hinder some of the Website functionality.

Trademarks and copyright

- All copyright, trademarks and all other intellectual property rights in the Website and its content (including without limitation the pages screens, information and material) included in the Website and all software and source codes connected with the Website is owned by or licensed to TheLoansCo unless otherwise noted.

- Our logos and all brands and products referred to or detailed in the Website are the trademarks of, or licensed to, TheLoansCo. No rights are granted in respect of any of the above trademarks. If you are in doubt whether an item is our trademark or that of any of TheLoansCo business, please contact us for clarification.
- You may print, copy, download or temporarily store extracts from our Website for your personal information or when you use our products and services. You may not republish, retransmit, redistribute or otherwise make such information or pages available to any other party or available on any website, on-line service or bulletin board of your own or of any other party or make the same available in hard copy or on any other media without our express prior written consent.

Data Protection

- We may also sell your data (or otherwise pass it on) to selected third parties who may use it to contact you by post, telephone, email, SMS or other reasonable method in relation to offers they feel might interest you, whether or not we enter into an agreement with you. In addition, we may disclose your personal information to a third party:
 - In the event we sell or buy any business or assets (in which case we may disclose your personal data to the prospective seller or buyer of such a business or assets)
 - If our business or substantially all of its assets are acquired by a third party (in which case personal data held about customers will be one of the transferred assets)
 - If we have a duty to disclose your personal data in order to comply with a legal request, or in order to enforce any of our terms and conditions
 - Because we work with some carefully selected partners outside of the UK - in order to offer you our loans service - we may also need to transfer your personal information abroad, to countries whose data protection laws are less strict than in the UK. If and whenever this is the case, we will ensure the information is held securely to standards as least as good as those in the UK and is only used for the purposes set out in this policy.
- Under the Data Protection Act 1998, you have a right to access certain personal records we, credit reference agencies and fraud prevention agencies hold about you. A fee may be payable, but we will not charge you until we have told you how much the fee is and what it is for, and you have told us you still want to proceed.
- We may as a result of your interaction with the Website hold and process personal information obtained about you when you access the Website and use it for making lending decisions and servicing our relationship with you, for the purposes of fraud prevention and debt collection, to understand your financial needs, to conduct our business and to provide you with better customer services and products from both TheLoansCo and those of selected third parties, to evaluate the effectiveness of our marketing of the Website and for statistical analysis. We may pass this information to other members of TheLoansCo or agents, as permitted by law so that they may do the same and they may pass information held by them about you to us so that we may do the

same. We will not disclose any such information outside of TheLoansCo except for fraud prevention purposes and/or if required/obliged by law or Governmental or judicial bodies or agencies or to our regulators under proper authority, or under a strict code of secrecy to sub-contractors or persons acting as our agents or where we have your consent or have previously informed you.

- As a condition of credit the files of a credit reference agency may be checked against your application.
- By submitting an application form through this site, you agree that TheLoansCo can contact you from time to time by post, fax, telephone or other electronic means, to tell you about other products and services, offered by ourselves or other carefully selected companies, that we believe would be of interest to you. We may also pass your information to third party financial services companies for the purpose of them telling you about their services or products.
- All information submitted in this form is held safely and securely by TheLoansCo in accordance with the Data Protection Act 1998. We require all parties to whom we may pass your information to treat it with the same degree of confidentiality.
- If we transfer your information to a service provider or agent in another country we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to information held and to use your information only for the purpose of providing the service to us.

Governing law

- The Terms are governed by and interpreted in accordance with the laws of Northern Ireland and the courts of the above jurisdiction will have non-exclusive jurisdiction in respect of any dispute, which may arise.