

## 1. Collection of your personal information

- 1.1 Tpad Limited requires you to provide accurate personal information such as your name, address, email address and telephone number ("Personal Data") when you register to use Tpad Limited's services or make changes to the services you receive. Failure to provide information may result in your application for services being rejected. By submitting your Personal Data to us, you consent to us using it in accordance with this Privacy Policy.

## 2. How does Tpad Limited use your Personal Data?

- 2.1 Tpad Limited will use your Personal Data for the purpose of providing services to you which include but are not limited to processing your application, administering your account(s) and undertaking credit checks. Tpad Limited also reserves the right to forward your Personal Data to law enforcement and similar authorities if required to so by law and as permitted under the Data Protection Act 1998.
- 2.2 Tpad Limited may also use your Personal Data for direct marketing purposes in the manner detailed in Section 3 below.
- 2.3 Tpad Limited may also use your data for risk assessment, transaction analysis and customer profiling.
- 2.4 Tpad Limited will not alter your Personal Data without your permission except for the purpose of correcting or updating it or to the extent required by a properly qualified officer for the maintenance of system security or data integrity.

## 3. With whom do we share your Personal Data?

- 3.1 Tpad Limited will share your Personal Data with its agents, subsidiary and associated companies, sub-contractors and business partners who are all involved in Tpad Limited's provision of services to you. Unless you give your permission for direct marketing, these recipients will only use your data for the purposes detailed in Section 2.1 above.

### 3.2 Tpad Limited may also disclose your Personal Data to:

- 3.2.1 its agents and sub-contractors;
- 3.2.2 its subsidiary and associated companies and business partners; and
- 3.2.3 other selected third parties.

for the purpose of direct marketing. Direct marketing means the sending of details of products and/or services that may be of interest to you.

- 3.3 Except as provided for in clause 3.2 Tpad Limited will not use your Personal Data or disclose your Personal Data to

third parties to be used for direct marketing unless you consent to such use/disclosure. You will be asked to for your consent to such use each time you provide Tpad Limited with Personal Data and may also "optout" of receiving direct marketing messages at any time in the manner detailed in Section 4.3 below

## 4. Your Rights

- 4.1 To make sure that we hold up to date information about you, you should inform Tpad Limited of any changes in your Personal Data, such as changes of address. Please contact customer services. Contact details can be found at <http://www.tpad.com>
- 4.2 You can ask for a written copy of your Personal Data we hold by writing to us at the address given above in 4.1. We reserve the right to charge you an administration fee for providing such information. Our fee will not exceed £10. In addition we may ask you to provide evidence of your identity before we release information. We will provide you with a copy of your Personal Data we hold within 40 days of the date upon which you send us our fee.
- 4.3 You have a right to "opt-out" of receiving direct marketing material at any time by contacting us at the address given above in 4.1

## 5. Cookies

Please refer to our Cookie Policy, which can be found at <http://www.tpad.com/info> This policy explains what a 'Cookie' is, how we use them and how you can disable them, if you so choose.

## 6. Changes

From time to time, Tpad Limited may make changes to this Privacy Statement and if we do so we will post the amended policy on this website.

## 7. Links

The Tpad Limited site may contain links to other sites. Tpad Limited is not responsible for and does not accept liability for those sites or for any use of the information that you may provide to any third party in connection with such sites.

## 8. Contacting Tpad Limited

If you have any questions or concerns about this Privacy Policy or if you wish to exercise any of your rights detailed in section 4 above, you can contact us at the address given above in 4.1.