



Terms and Conditions of your Identity Theft Alert service

Please read these terms and conditions carefully and keep them in a safe place.

These terms and conditions apply to the service that we will provide in return for your fee.

It also sets out all the conditions, limits of liability and exclusions that apply to the service.

A: General Conditions and Exclusions

A1: Conditions

The provision of the service depends on you meeting the following conditions:

- a) You must meet all of our terms and conditions. This applies to the terms and conditions set out here and any others which we change or add to the service at a later date.
- b) You must provide full and accurate information in connection with your use of the service.

A2: Exclusions and limitations

1. If your identity is used abroad unlawfully, or the identity theft occurs while you are abroad, the amount of advice we provide may be limited.
2. No liability will be accepted for any loss or cost incurred by you as a result of any action you take on the advice we may have provided.
4. Whilst we have not set a limit for the number of online credit reports that we will provide you with, we reserve the right to refuse any such request at anytime during the period of your subscription to the service.

A3: Term of agreement and payments

1. The service begins on the start date and continues for the period up to your renewal date in return for the ongoing payment of the monthly fee. We will renew your subscription to the service on the renewal date unless you contact us before that date and ask us not to.
2. The monthly fee may change from time to time but it will not change for your subscription to the Service until the next renewal date.
3. You must pay the monthly fee on each of the due dates.

A4: Cancelling the service

1. We will cancel your subscription to the service if we do not receive payment of the fee from you on the date it is due. However, we may reinstate your subscription to the service if you then pay it.
2. You have the right to cancel your subscription to the service within 14 days of receipt by you of your welcome pack by calling us on 0844 848 7080. If you exercise your right to cancel your subscription within 14 days of receiving the welcome pack then we will cancel your subscription to the service right away and refund the fee you have paid in full. **Please note that if you start to use the service before expiry of the 14 day period then you will lose your right to cancel. If you cancel your subscription to the service more than 14 days after you receive the Welcome Pack, you will not be entitled to a refund of the fee. Any cancellations and refunds in such circumstances will be entirely at our discretion.**
3. We will cancel the service if you have at any time:
 - a) given us false or incomplete information;
 - b) agreed to help anyone try to take money from us dishonestly; or
 - c) failed to meet the terms and conditions of the service or to act openly and honestly towards us.
4. We can cancel your subscription to the service by giving you at least 14 days' written notice at your last known address. If we cancel your subscription to the service under such circumstances, we will refund in full any payment you have paid on or after your most recent renewal date.

A5: Setting aside terms and conditions



If we choose to set aside a term or condition of this contract, this will not prevent us from relying on that term or condition in the future.

A6: Governing law

The provision of the service is governed by and will be interpreted in accordance with English law. We and you agree that any disputes may be settled only in the English courts.

B: Your Service features:

B1. Credit reports from Experian

What is provided

We provide access to your credit reports online from Experian, when you request them. You do this by going to the members-only area of our website www.cppidentitytheftalert.co.uk. Experian Limited is a leading credit reference agency in the United Kingdom (registered in England number 653331).

By ordering a copy of your credit report you will receive the information that could be taken into consideration by a lender using Experian as a credit reference agency. This will include public information and financial details. The credit report you receive is the statutory credit report produced by Experian under Section 7 of the Data Protection Act, 1998.

A record of each of your requests will be retained by Experian and will be included on any future reports that are provided at your request. Your requests will only be visible to you and not to any lenders.

Conditions of this service

- Due to the nature of the information provided, you acknowledge and agree that the value, accuracy, and/or relevance of the information may diminish after it is delivered.
- You agree that you may not reproduce, modify or in any way commercially exploit any information contained within your credit report including redistributing any such information or removing any copyright or trademark applied to any information or creating a database in electronic or structured manual form by systematically downloading and storing all or any such information.

B2: Credit Report Monitoring

If you ask us to, we will provide a notification service that will alert you if your credit report is affected by any of the following:

1. Addition or deletion of credit account;
2. A change in payment history of a credit account;
3. Addition or deletion of County Court Judgements;
4. A search made on your credit report;
5. Addition or deletion of Notice of Correction
6. The settlement of an account; and
7. A significant balance change on a revolving credit account opened within the last six months.

Alerts will be sent by email or via SMS, dependant on your preference.

B3: Monitoring your internet presence

What we will provide

We will give you access to an internet service which finds, tracks and monitors your personal information online. This element of the service is called 'DataPatrol' and is provided by Garlik, (a company registered in England and Wales, with number 05357233) which is dedicated to helping individuals have more power over the use of their personal information.



To access this element of the service, log on to the members section of www.cpidentitytheftalert.co.uk using your password.

During the Garlik registration process you will be taken through a series of steps where they will ask you to provide them with information about yourself. Please ensure that the information you enter is accurate and complete so that the internet tracking they carry out for you is as effective as possible.

Conditions and exclusions of the Garlik service

- 1) When registering with Garlik, you are only allowed to register with them once per product/service at any one time.
- 2) By registering with Garlik, you agree to be bound by their terms and conditions and by their Privacy Policy which is summarised in the 'Data Protection Notice – Your personal details' section below.
- 3) The DataPatrol service Garlik provide to you is provided on an "as is" and "as available" basis without warranties of any kind. Garlik checks a large, but limited, number of databases and websites and does not warrant that it will be able to find all available personal information that may exist about you. Garlik will however, use reasonable care and skill when providing the DataPatrol service, but gives no warranty as to the accuracy or completeness of any of the personal information that is made available to you as part of the DataPatrol service.
- 4) Garlik can only check the content of unsecure websites. They cannot check the content of websites whose content is secure, for example banking websites or shopping websites which display the padlock in the bottom corner of the screen. This means that they will not find information that you may have given legitimately given to these websites.

B4: Confidential helpline

We will provide you with a confidential helpline to assist and advise you if you have concerns about being or becoming a victim of identity theft.

- Call 0844 848 7080 between the hours of 08:00 and 20:00, 7 days a week.

B5: Fraud resolution services

If you become a victim of identity theft we will assign you with an individual caseworker to provide advice and assistance in regaining your identity. Your caseworker will provide you with your personalised action plan. If we think your case is complex enough, we may involve a third party to help resolve your case who may come to visit you at your home. We will consult you before we contact the third party to gain your permission to share information with them.

B6: Protective Registration

If you lose your passport or driving licence or any other forms of identification, or you think your identity is being misused, we will, at your request, register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds in your name. CIFAS is a not for profit membership organisation dedicated solely to the prevention of financial crime in the United Kingdom.

B7: Valuable Document Registration

Register your valuable document numbers by calling 0844 848 7080 and we will store them securely on your behalf. If you ever lose your valuable documents or need to refer to the document numbers we will make these available to you.

Who is entitled to the service



The service is only available to residents of the United Kingdom who are over the age of 18 years and is available to the person whose name appears in the welcome pack only. The subscription to the service is non-transferable.

Complaints

If at any time you want to tell us about a problem with the service, please call us on 0844 848 7080. Or you can write to the Complaints Manager at:

Identity Theft Alert
Card Protection Plan Limited
Holgate Park
York
YO26 4GA

We will do our best to answer your query within five working days. If we cannot reply to your complaint by then, we will send you an acknowledgement letter to keep you informed of progress.

Recording calls

We record all telephone calls to us. We do this to:

- provide a record of the instructions we have received from you;
- allow us to monitor quality standards;
- help us with staff training; and
- meet legal requirements.

All communications will be in English unless otherwise agreed.

Special needs

We are committed to meeting the needs of all our customers, including those with special needs. Our letters and other documents are all available in Braille, large text or on audio tape. You can also contact us through Typetalk if you need. If you would like to use any of these services, please contact us on 0844 848 7080. We will be happy to help.

Definitions

Unless the context otherwise provides, where the following words are shown in this document they shall have the following meanings:

CIFAS – A not for profit Membership Organisation dedicated solely to the prevention of financial crime in the United Kingdom

Experian – Experian Limited (registered in England number 653331), a leading credit reference agency in the United Kingdom

Monthly fee – the amount you pay per month for the service as detailed in your welcome pack

identity theft – The theft or unauthorised use of your personal identification or identity, which has or could reasonably result in the unlawful use of your identity and has arisen from a number of reasonably associated acts

renewal date – The renewal date shown in your welcome pack or which we agree with you from time to time

service – The provision of the identity theft alert services to be provided by subject to these terms and conditions and any changes that we may agree with you from time to time

start date – The start date shown in your welcome pack

United Kingdom – England, Scotland, Wales and Northern Ireland



we, us, our, CPP – Card Protection Plan Limited whose registered office is at Holgate Park, York YO26 4GA

year – 12 consecutive months

you, your – The person who subscribes for the service whose name appears in the welcome pack
welcome pack – the pack we send to you upon subscription to the service containing the terms and conditions and other information relevant to use of the service.

Data Protection Notice – Your personal details

Card Protection Plan Limited will use the information you provide to enable us to provide the service to you.

We may pass your personal information to our approved suppliers so that we can send correspondence to you.

If you use a payment card to pay for the service, we may ask the issuer of that card to tell us about changes in your address and other personal and financial details so that we can update your records. This may include, but is not limited to, asking for new card or account numbers and for information about changes to any of your personal contact details (e.g. phone or fax numbers, or e-mail addresses).

We and our approved suppliers may also use your personal information to contact you about goods and services that might interest you or invite you to take part in market research surveys. You may be contacted by phone, post or e-mail for these purposes. If you would prefer this not to happen, please let us know at any time.

To avoid contacting you unnecessarily about products or services you may already have, we will compare your details with information on prospect files prepared by our business partners. When we do this we may need to tell our business partners that you have subscribed for the service or hold a product with us and disclose enough personal data to allow our business partners to identify you on these files.

By subscribing for the service you consent that, for the better performance of this contract, we may transfer your data outside the European Economic Area.

CPP will use the information you provide to collect payments when due.

CIFAS

If you report the loss or theft of important documents, such as (but not limited to) your passport or driving licence, we will, with your consent, register your personal details with CIFAS for the purposes of fraud prevention in the United Kingdom. This information will be made available to the members of CIFAS and participating fraud prevention agencies who may use and search these records to:

- help make decisions about credit and credit related services for you and members of your household;
 - help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and members of your household;
 - trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies;
- or
- check your identity to prevent money laundering, unless you provide satisfactory proof of identification.

Experian

If you request a copy of your credit report, your personal details will be passed to Experian so they can provide you with a copy of said report. Experian will verify your identity by checking the details you provide against details held on databases to which they have access. Experian will



keep a record of this check which may be used by other organisations for verification and fraud prevention services. If you have requested a copy of your credit report, we may ask Experian to provide us with your updated personal and contact information to ensure that our records remain accurate.

Garlik

If you register for Garlik's services, the 'Privacy Policy' on their website will explain how they use your personal information. To summarise, they will never sell, rent, or otherwise provide your personally identifiable information to any third parties for marketing purposes, unless they have your consent to do so. They will only share your personally identifiable information with third parties to carry out your instructions and to provide specific services. All communications between you and the Garlik website, while logged in, are protected through secure socket layer (SSL) encryption. All information you provide to them is stored on their secure servers. Garlik asks for your permission before sending you email communications, you have the right to unsubscribe at any time by sending an email to support@garlik.com.

You have a right to see all the information we hold about you. If you want to see this information, please write to:

The Compliance Manager
Card Protection Plan Limited
Holgate Park
York
YO26 4GA

Please note that there will be a separate administration charge for the provision of this information.

Card Protection Plan Limited. Registered in England 1490503. Registered Office: Holgate Park, York YO26 4GA. A member of the CPP Group of companies.