

Privacy Policy

This Privacy Policy applies to Help To Pay Ltd (along with all subsidiaries, affiliates, successors and assigns thereof, referred to hereinafter collectively as "Help To Pay Ltd", "we", "our" and/or "us"), our websites and services. Help To Pay Ltd knows that you care how information about you is used and shared, and we appreciate your expectation that we will do so carefully and sensibly.

By visiting this or another Help To Pay Ltd website displaying this Privacy Policy or a link thereto (a "Website", or collectively the "Websites"), or by otherwise interacting with Help To Pay Ltd you agree to accept the practices described in this Privacy Policy. This Privacy Policy is further subject to the Help To Pay Ltd Services Agreement related to the Help To Pay Ltd services you utilise and/or purchase. For questions on this Privacy Policy please contact our team via the contact information found on this Website.

Help To Pay Ltd values your privacy and is dedicated to protecting your personal information and providing you with notice about what personally identifiable information we collect and how it is used, what choices you have regarding the collection, use and distribution of that information, the security procedures we implement to protect that information and what access you may have to correct any inaccuracies in the information we have collected from you.

What Information Is Collected

We receive and store any information you enter on our Websites or give us in any other way, such as via telephone, electronic mail, online or otherwise. For example, this information may be collected when you contact us for customer support.

Here are the types of information we gather:

Contact Information: We collect and retain personal contact information that you submit to us voluntarily and this includes, but is not limited to, your name, mailing address, web address, telephone number, and e-mail address. This information may include your full name, mailing address, phone number, email address, and, where provided, your fax number. Such contact information may be used, for example, to communicate with you when necessary with respect to transactions. Additionally, we may collect contact information provided to us during any correspondence relating to customer support, as well as in connection with products and services offered on our Websites.

Financial Information: We collect and retain certain financial information from when you purchase our products and services. For example, when you sign up for any other product or service through Help To Pay Ltd, we require you to provide a credit card number and billing address before we will process that application. We will not sell, share or rent any financial information collected from you except as disclosed in this Privacy Policy or as necessary to fulfil any order for our products or services.

Demographic Information: We may collect and store anonymous demographic information (such as your postcode, gender and age), and use this data to tailor your experience on our Websites, provide content that we think you might be interested in, perform general improvements to the Websites, and display the content according to your preferences. Such demographic information may be shared with partners, market researchers and other third parties on an aggregate, non-personally identifiable basis. No personally identifiable information will be linked to such aggregated demographic information that is shared with

third parties.

Other Information: We collect and store certain types of information whenever you interact with us. For example, our servers track the type of web browser you are using and the page from which you link. Additionally, we log IP addresses (a unique number assigned to every computer on the Internet) in order to improve security, analyse trends and administer the Websites. We may track your movement within the Websites, the third-party website pages from which you were referred, access times and browser types. We use this information to gauge the effectiveness of our Websites, track information for statistical purposes and to improve the products and services we provide. We collect this information to better develop a sense of what services our customers need and identify areas of improvement to the Websites. We may use such information for marketing purposes, and to send information to you that we believe might be of interest. In addition, such information may be shared with partners, market researchers and other third parties on an aggregate, non-personally identifiable basis. No personally identifiable information will be linked to such aggregated information shared with third parties.

We may supplement the information you provide us by acquiring publicly or commercially available information as available in the public domain or from third parties, for instance, to verify your address or to update your information and to create a profile of your preferences. We tie your personally identifiable information to information in the profile, in order to improve the content of the Websites for you or to inform you about products or services that we think will be of interest to you. From time to time, we may also ask you to participate in surveys or other communications conducted by us or third parties designed to help us improve the Websites or the products or services we provide.

Cookies: The Websites use “cookies” such purposes as enhancing your online experience by making it easier for you to navigate through the Websites and making certain features work better. Cookies are text files which are commonly deposited by websites on a user's hard drive when the user visits a website. The file identifies a user's computer and can record the user's preferences and other data about the user's website visit. We do not extract information about individual users during this process. Your web browser may enable you to disable cookies, but please note that certain services may not function correctly without it and your experience on our Websites may be hindered.

Third Party Cookies: We may use third-party advertising companies to serve ads on our behalf across the Internet. These companies may collect and use information about your visits to this and other websites and your interaction with our products and services in order to provide advertisements about goods and services of interest to you. However, no personally identifiable information (such as your name, address, email address or telephone number) will be connected with such information. They may use information about your visits to this and other websites to target advertisements for goods and services and may be used to keep track of user response to each advertisement. These targeted advertisements may appear on our Websites or on other sites that you visit. The anonymous information is collected through the use of a pixel tag or cookies, which are industry standard technologies used by most major websites. If you do not want such companies to collect this information you may opt-out.

To learn more about the use of this information or choose not to have this information used by certain third-party advertising partners, please visit the Network Advertising Initiative at <http://www.networkadvertising.org/choices>. Please note that if you delete your cookies,

use a different browser, or buy a new computer, you will need to renew your opt-out choice.

Web Beacons: The Websites may contain electronic images (called a "single-pixel GIF" or a "web beacon") that allow a website to track the effectiveness of marketing campaigns. No personally identifiable information will be transmitted via web beacons.

Telephone Recording and Monitoring: To ensure Help To Pay Ltd customers receive quality service, Help To Pay Ltd selects phone calls for recording and/or monitoring. These calls, between Help To Pay Ltd customers (or potential customers) and employees, are evaluated by Help To Pay Ltd representatives. This is to guarantee that prompt, consistent assistance and accurate information is delivered in a professional manner. In contacting Help To Pay Ltd creating an account with Help To Pay Ltd, or by otherwise utilising any Help To Pay Ltd products or services, you hereby consent to any such call recording and/or monitoring.

How Personal Information Is Used

Our Use: We receive and store any personal information you enter on our Websites or give to us voluntarily in any other way and may use it to contact you from time to time. We take steps designed to ensure that only the employees who need access to your personal information to fulfil their employment duties will have access to it. By registering on a Website and providing your telephone number, you agree that this action constitutes a purchase, enquiry and/or application for purposes of telemarketing laws. Regardless of the fact that your telephone and/or cell number may be listed with the TPS, you are providing your express written consent to receive future information (including telemarketing) about products and services from us and/or our affiliates, and you hereby agree and consent to our contacting you using the information you have provided and will provide to us. This means we may contact you by e-mail, phone and/or cell number (including use of automated dialling equipment and/or pre-recorded calls), text (SMS) message, social networks or any other means of communication that your wireless or other telecommunications device may be capable of receiving (i.e. video, etc.). We may also send you information or offers from time to time to the postal address or email address we have on file (as further outlined in this Privacy Policy). You further acknowledge that you are not required to agree directly or indirectly or enter into an agreement regarding our telemarketing efforts as a condition of purchasing any goods or services from us or our affiliates.

Electronic Mail: From time to time, Help To Pay Ltd may use your personal information to contact you by electronic mail concerning our services. These communications are often intended to inform you of important information regarding your account, or about general services provided by Help To Pay Ltd and/or its affiliates. If you do not want to receive email from us or our affiliates regarding new services, please click the "unsubscribe" link which is included at the bottom of any email you receive from us. However, in order to fulfil our service obligations to you, we will continue to send you emails regarding your account administration, as well as any necessary information, such as renewal notices and instructions. By providing us with your email address you consent to receiving communications from us electronically and all notices, disclosures and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

Service Related Uses: We may use your personal information to contact you about the goods or services you have purchased from us, or for other purposes in which you have expressed an interest, for example, if you have contacted customer service or made an

enquiry. We will also provide you with service and account related announcements. For instance, if the delivery of a service or product is delayed, we might send you an email, or other message, or if there is some service issue with something you might have ordered. Generally, you may not opt-out of these communications, which are not promotional in nature. If you do not wish to receive them, you have the option to cancel your services with us.

Protection of Help To Pay Ltd and Others: We may release account and other personal information when we are required to do so by law, court order, subpoena or other government or law enforcement authority or regulatory agency, including ICANN, in order to enforce or apply our Services Agreement or other agreements, or when we believe in good faith that disclosing this information is necessary or advisable, including for example, to protect the rights, property, or safety of Help To Pay Ltd, our users, or others. This includes exchanging information with other companies and organisations for fraud protection, credit risk reduction or other similar purposes. Sites Other Than Help To Pay Ltd, Help To Pay Ltd has no control over and is not responsible for the privacy policies or information gathering practices of other websites, including those to which we may link and those which may link to us. We strongly recommend that you review the privacy policies of every online service you use before submitting any personal information and direct any concerns to the site administrator of that website.

How Long We Keep Your Personal Data.

We keep information only for as long as we need it to provide you services, manage our business or as required by law or contract. Where you have a contract with us, we will retain your data for the length of the contract, and will further retain that information for a time period consistent with our legal or regulatory responsibilities, after you terminate all your services with us to resolve disputes, enforce our relevant Service Agreement, and to adhere to the technical and legal requirements and constraints related to the security, integrity and operation of the Sites. If you have any questions about how long we will keep your specific data, please contact us.

How We Keep Your Personal Data Safe.

We work to protect the security of your financial information during transmission by using Secure Sockets Layer ("SSL") software, which encrypts the information you input on the Site. However, no method of transmission over the Internet or method of electronic storage is completely secure and we cannot guarantee its absolute security. You can further help to ensure your security by taking a few simple precautions. For instance, it is important to protect against unauthorised access to your computer, and to be sure to sign off when you are finished using a shared computer.

Limitation Of Liability.

Help To Pay Ltd assumes no responsibility or liability with regard to any theft, loss, alteration or misuse of personal or other information lawfully provided by Help To Pay Ltd to third parties, or with regard to the failure of any third party to abide by this privacy policy or such third party.

Contacting Us.

If you have questions or concerns regarding this Privacy Policy, you can contact us by emailing us at barryspears@me.com or by mail at 47 Dalmahoy Crescent, Kirkcaldy, KY2 6TA

