

GC15 Service Terms Document

Service: NMPR Credit Intel

NOTE: This terms sheet is correct but incomplete and may contain formatting issues due to being placed in a consistent format for inclusion in GC15 documentation. A suitably complete version with licence information and client information will be issued during procurement.

End-User Agreement

This Agreement is made between:

- (1) TransUnion International UK Limited (registered in England and Wales with company number 03961870) the registered office of which is at One Park Lane, Leeds, West Yorkshire, LS3 1EP ("**TransUnion**"); and
- (2) [INSERT CLIENT NAME] (registered in England and Wales with company number N/A) the registered office of which is at [INSERT CLIENT REGISTERED ADDRESS] ("**Client**") or the principal office of which is at [INSERT CLIENT PRINCIPAL ADDRESS] ("**Client**")

The Client wishes TransUnion to provide certain services to the Client and TransUnion wishes to provide such services. This Agreement sets out the parties' understanding as to the terms on which such services shall be provided. By signing this front page the parties agree to be bound by the terms of this Agreement.

This Agreement comprises:

- this front page;
- Primary Schedule;
- Service Schedule (NMPR Exempted Data Access) (Online)
- Service Schedule (Retriever™ Exempted Data Access) (Online)
- Service Schedule (ThreeSixty Online);
- Payment Schedule;
- and the General Terms attached to it.

This Agreement shall be interpreted subject to (to the extent of any inconsistency, in descending order of precedence) any relevant Service Conditions contained within a Service Schedule, the Primary Schedule, the General Terms, any Notes in the Payment Schedule and any other part of the Schedules.

Signed for and on behalf
of TransUnion International UK Limited

Signed for and on behalf
of [INSERT CLIENT NAME]

.....
Signature

.....
Signature

.....
Name of authorised signatory

.....
Name of authorised signatory

.....
Position

.....
Position

.....
Date

.....
Date

For TransUnion use only:

Reseller File Number: FN61635
Version: 077

PRIMARY SCHEDULE

TRANSUNION INFORMATION

Full Name:	TransUnion International UK Limited
Company Number:	03961870
Registered Office Address:	One Park Lane, Leeds, West Yorkshire, LS3 1EP
Telephone Number:	0113 244 1555
E-Mail:	support@thenmpr.com (for support and queries)

CLIENT INFORMATION

Full Client Name:	[INSERT DETAILS]
Company Number:	[INSERT DETAILS]
Registered Office Address:	[INSERT DETAILS]
Principal Office Address:	[INSERT DETAILS]
Trading Address:	[INSERT DETAILS]
Telephone Number:	[INSERT DETAILS]
Fax Number:	[INSERT DETAILS]
E-Mail:	[INSERT DETAILS]

DURATION

Subject to the following paragraph, this Agreement shall be deemed to have commenced on the Agreement Effective Date and (subject to earlier termination in accordance with its terms) shall continue for the duration agreed between TransUnion's Agent and the Client.

TransUnion may terminate this Agreement at any time if TransUnion's contract with TransUnion's Agent terminates for any reason whatsoever.

AUTHORISED DATA PROCESSOR INFORMATION

Recipero Limited (registered in England and Wales with company number 3794898) the registered office of which is at Watermoor Point, Watermoor Road, Cirencester, England, GL7 1LF

Notwithstanding the provisions of clause 0 of the General Terms, the Client may engage the Authorised Data Processor to use any Online Services (and/or the Output of any Consultancy or Batch Services) for the Permitted Purpose on the Client's behalf provided that the Client enters into (and enforces) a written contract with the Authorised Data Processor including obligations that: (i) the Authorised Data Processor only uses such Services (and/or such Output) on behalf of the Client for the Permitted Purpose and then only for the duration of the relevant licence granted under this Agreement; (ii) (unless expressly authorised in writing by TransUnion) the Authorised Data Processor does not under any circumstances use such Services (and/or such Output) on its own behalf or on behalf of a third party; and (iii) the Authorised Data Processor shall comply with provisions materially similar to clauses 5.3, 7, 8, 9, 13, 16 and 22 of the General Terms and any applicable Service Conditions as if it were the Client.

REQUESTS UNDER STATUTORY EXEMPTIONS

This Service Condition shall apply to the Services described in this Agreement.

Some services that TransUnion may provide to the Client rely on certain exemptions or other provisions contained in the Data Protection Act 2018 ("DPA Exemptions"). If the Client requests information through those services it must (i) review each such request on a case by case basis in order to establish that the relevant DPA Exemption applies in the circumstances of the particular request; (ii) provide TransUnion with a declaration in such form as it may specify, confirming that the relevant DPA Exemption applies; (iii) retain appropriate documentary evidence demonstrating that the DPA Exemption applies and that the decision to make the request has been taken at an appropriately senior level within the Client's organisation; and (iv) to the extent permitted by Applicable Law, provide that evidence to TransUnion or an appropriate regulator upon request where that evidence is required in order to demonstrate compliance with Data Protection Legislation.

SERVICE SCHEDULE

NMPR EXEMPTED DATA ACCESS (ONLINE)

1. DESCRIPTION OF THE SERVICES

In this Service Schedule, the Services shall comprise the following:

- 1.1 Access to personal data under a Data Protection Act Exemption delivered via Recipero's NMPR Portal (Online Service)
- 1.2 User set up

2. PERMITTED PURPOSE

- 2.1 To assist the Client with: intelligence gathering, criminal investigation, prosecution and post prosecution, determination of benefit and confiscation of assets under the provision of the Proceeds of Crime Act; but in each case only in accordance with the purposes set out under one or more of the DPA Exemptions (as defined in the Primary Schedule).

3. SERVICE SCHEDULE DURATION

- 3.1 As set out in the Primary Schedule.

4. SERVICE CONDITIONS

These Service Conditions shall apply in respect of the NMPR Exempted Data Access Service only.

- 4.1 In respect of this Service Schedule for NMPR Exempted Data Access the following additional definitions shall apply:

"Administration User" means a User who is authorised by the Appropriate Person to add and/or delete Users to/from the Approved List and whose name shall be included on the Approved List;

"Appropriate Person" means a senior officer of the Client who is appropriately authorised to make a declaration in accordance with paragraph 4.3 below;

"Approved List" means the list, in a format specified by TransUnion from time to time, of Users and Administration Users;

"Declaration" means a declaration signed by the Appropriate Person containing a copy of the Approved List, which shall be provided to TransUnion in accordance with paragraph 4.3 below;

"Extract" means the bank information (including issuer name, branch name and branch address) from the ISCD Database that is contained in the Output;

"ISCD" means the Industry Sorting Code Directory;

"ISCD Database" means the VocaLink product by that name, consisting of a copy of a computer file of data relating to sort codes of financial institutions participating in UK Clearing Services or any other data taken from the computer file of ISCD and incorporated into any computer file produced or created by or on behalf of the Client;

"NMPR" means the National Mobile Property Register database hosted by Recipero and which is accessed via the NMPR Portal;

"NMPR Agreement" means the terms under which the NMPR Portal is made available to the Client, as contained in a separate agreement between the Client and TransUnion (or another member of the TransUnion Information Group);

"NMPR Portal" means the NMPR website through which the Client shall access the NMPR Exempted Data Access Service and which is the subject of the NMPR Agreement;

"Recipero" means Recipero Limited, registered under company number 03794898 and part of the TransUnion Information Group;

"Sorting Code" means the code numbers issued from time to time by UK Payments for use in payment clearings operated by its members;

"Sorting Code Data" means the information that constitutes a sort code;

"UK Clearing Services" means each of the BACS Payment Services, the CHAPS Payment Services and the Cheque and Credit Clearing Services;

"UK Payments" means UK Payments Administration Limited whose registered office is at 2 Thomas More Square, London, E1W 1YN registered in England, number 1935025; and

"Users" means those employees of the Client who are authorised by the Appropriate Person to manually access the NMPR Exempted Data Access Service from time to time;

"VocaLink" means VocaLink Limited of 1 Angel Lane, London EC4R 3AB, registered in England, company number 6119048.

- 4.2 The NMPR Exempted Data Access Service provides access to personal data under a Data Protection Act Exemption and may return information from the Electoral Register as defined by the ER Regulations. The Client shall ensure that any searches via the NMPR Exempted Data Access Service are conducted in accordance with the DPA and the ER Regulations. For the avoidance of doubt, the Client shall retain sufficient records to identify the individual User who has performed the search and the purpose for which such search was undertaken (such records to be made available to TransUnion upon reasonable request from time to time).

- 4.3 At or immediately after the signing of this Agreement, the Approved List shall be provided to TransUnion along with the Declaration. Upon receipt of the Approved List, TransUnion shall configure the Service to allow access to all Users. The list of Users on the Approved List may be amended during any Year by an Administration User. However, any changes to of the identity of an Administration Users may only be made upon written request to TransUnion by the Appropriate Person. In any event, the Client shall provide an updated Approved List and a new Declaration to TransUnion on an annual basis, at least two weeks prior to the start of each Year.

- 4.4 The Client acknowledges that the NMPR Exempted Data Access Service shall be limited to Users for use strictly in accordance with the Permitted Purpose. The Client shall ensure that all Users have received appropriate training before they are permitted to use the NMPR Exempted Data Access Service. To the extent that TransUnion provides Documentation in respect of the NMPR Exempted Data Access Service, the Client shall include such Documentation as part of its User training programme.

- 4.5 The Client acknowledges and agrees that Users are only permitted to access the NMPR Exempted Data Access Service manually and that the use of any automated scripts or similar processes to access the Service is therefore strictly prohibited.

- 4.6 Without prejudice to clause 13.2 of the General Terms, the Client acknowledges and agrees that TransUnion may audit the

use of the NMPR Exempted Data Access Service in order to establish whether any individuals other than the Users are accessing the Service and/or whether automated processing is taking place. If any such audits reveal that any User credentials have been provided to an individual who is not a User then, without prejudice to any other remedies it may have, TransUnion may disable such user credentials effective immediately.

- 4.7 As between the Client and TransUnion, the Extract shall be the property of VocaLink and except as provided by the terms of this Agreement (and section 296A of the Copyright Designs and Patents Act 1988) the Client shall have no rights to copy, modify, develop or adapt the Extract or to use, sell, dispose of or transfer the Extract or any copies thereof in the possession of the Client.
- 4.8 All Extracts and related data licensed to the Client are provided in an “as is” state. No warranty or indemnity of any kind whatsoever is given by TransUnion or its suppliers in respect of the Extract and all conditions and warranties express or implied or otherwise are hereby expressly excluded to the fullest extent permitted by law.
- 4.9 The Client warrants that the Input is accurate at the date of supply to TransUnion and will not include any information or material, any part of which, or the accessing of which or use of which would be a criminal offence or otherwise unlawful.
- 4.10 The Client acknowledges that all intellectual property rights including but not limited to copyright and other intellectual property rights in the ISCD Database are owned by VocaLink and that all intellectual property rights in the Sorting Code, Sorting Code Data, and the Industry Sorting Code Directory are owned by UK Payments.
- 4.11 No title or rights of ownership, copyright or any other intellectual property rights in the ISCD Database, Sorting Code, Sorting Code Data, and the Industry Sorting Code Directory are or will be transferred to the Client.
- 4.12 The Client will ensure that all of its relevant employees are advised that the ISCD Database and all intellectual property rights in it are the property of VocaLink and the Client will use all reasonable endeavours to ensure that its employees comply with all of the terms and conditions of this Agreement.
- 4.13 The Client shall ensure that any permitted copies of the Extract will incorporate an appropriate notice indicating that copyright in the ISCD Database is vested in VocaLink.
- 4.14 The Client acknowledges that its right to use the Extract (and any copies) may be terminated on written notice at any time in the event that TransUnion or its licensors cease, for any reason, to have the right to make the Extract available or if the Client fails to abide by these Service Conditions.
- 4.15 To the maximum extent permitted by law, the Client acknowledges that the data suppliers to TransUnion (including VocaLink) and their respective officers, employees, agents and licensors have no liability to it whatsoever in connection with this Agreement or the Client's use of the ISCD Database, card verification data or any other part of the Output.
- 4.16 The Client acknowledges that the provision of the NMPR Exempted Data Access Service may require TransUnion to engage one or more subcontractors and that such subcontractor(s) may transfer some or all of the Input to third parties located in countries or territories outside the European Economic Area. The licence granted by the Client at clause 6.3 of the General Terms is granted in full contemplation of and agreement to such transfers.
- 4.17 In relation to the NMPR Portal, the Client acknowledges that:
- 4.17.1 it is technically impossible to guarantee an uninterrupted or fault-free access to the NMPR Portal or to the NMPR Exempted Data Access Service. Although TransUnion will use reasonable endeavours to keep the NMPR Exempted Data Access Service available through the NMPR Portal, no guarantees, representations or warranties are given about the availability of the NMPR Exempted Data Access Service or error correction;
- 4.17.2 the NMPR Exempted Data Access Service cannot be accessed without the Client having an NMPR Agreement in force under which one or more separate Service Conditions also apply; and
- 4.17.3 if the Client's NMPR Agreement terminates (or access to the NMPR Portal under such terms is suspended), TransUnion shall be entitled to suspend or terminate the Client's access to NMPR Exempted Data Access Service via the NMPR Portal. For the avoidance of doubt, any such suspension shall not affect the Client's obligations under clause 11 of the General Terms.
- 4.18 The Client also acknowledges that if the Client's access to Retriever (as detailed in the service schedule to this Agreement entitled “Retriever Exempted Data Access (Online)”) terminates or is suspended for any reason whatsoever, TransUnion shall be entitled to suspend or terminate the Client's access to this NMPR Exempted Data Access Service. For the avoidance of doubt, any such suspension or termination shall not affect the Client's obligations under clause 11 of the General Terms.
- 4.19 **The Client shall:**
- 4.19.1 keep all passwords confidential and follow any security instructions issued by TransUnion from time to time and will immediately notify TransUnion if it becomes aware of any unauthorised use of the log ins or circumstances which give rise to a risk of such unauthorised use;
- 4.19.2 other than in the normal course of use, not access or interfere with any programs or data of TransUnion or any of its third party licensors; and
- 4.19.3 use reasonable endeavours to ensure that it does not import any virus into TransUnion's computer systems or those of its third party licensors.
- 4.20 It is the responsibility of the Client to ensure that it has suitable internet service provision in order to access the NMPR Portal over the internet as instructed by TransUnion from time to time. TransUnion takes no responsibility for the performance or cost of the Client's internet service provision, or for the performance or availability of the internet itself.
- 4.21 The Client warrants and agrees that it will only access and use the NMPR Portal in accordance with the training provided and any express instruction of TransUnion. The Client acknowledges that neither TransUnion nor any other member of the TransUnion Information Group has any liability in respect of any use of the NMPR Portal that is not in accordance with this Agreement.
- 4.22 For the avoidance of doubt, and without prejudice to clause 10.3 of the General Terms, if any part of the Output contains a system error message, this is either an indicator that the system has timed out or that there is an internal system issue and no assumption should be made by the Client (on the basis of this error message) as to the fraud or criminal risk associated with the particular Input that resulted in the system error message.

SERVICE SCHEDULE

RETRIEVER™ EXEMPTED DATA ACCESS (ONLINE)

1. DESCRIPTION OF THE SERVICES

In this Service Schedule, the Services shall comprise the following:

- 1.1 Retriever™ (Online Service)
- 1.2 User set up

2. PERMITTED PURPOSE

- 2.1 To assist the Client with: intelligence gathering, criminal investigation, prosecution and post prosecution, determination of benefit and confiscation of assets under the provision of the Proceeds of Crime Act; but in each case only in accordance with the purposes set out under one or more of the DPA Exemptions (as defined in the Primary Schedule).

3. SERVICE SCHEDULE DURATION

- 3.1 As set out in the Primary Schedule.

4. SERVICE CONDITIONS

These Service Conditions shall apply in respect of the Retriever™ Service only.

- 4.1 In respect of these Service Conditions for the Retriever™ Service, the following additional definitions apply:

“Administration User” means a User who is authorised by the Appropriate Person to add and/or delete Users to/from the Approved List and whose name shall be included on the Approved List;

“Appropriate Person” means a senior officer who is appropriately authorised to make a declaration in accordance with paragraph 4.2.2 below;

“Approved List” means the list, in a format specified by TransUnion from time to time, of Users and Administration Users;

“Declaration” means a declaration signed by the Appropriate Person containing a copy of the Approved List, which shall be provided to TransUnion in accordance with paragraph 4.2.2 below;

“User” shall mean those employees of the Client (and, subject always to paragraph 4.2.1 below, those employees of any Authorised Data Processor who are authorised by the Client to manually access the Retriever™ Service from time to time.

4.2 Obligations of the Client

4.2.1 At or immediately after the signing of this Agreement, the Approved List shall be provided to TransUnion along with the Declaration. Upon receipt of the Approved List, TransUnion shall issue each User with a password which may be changed by the User but shall be kept confidential and shall not be shared amongst Users. The list of Users on the Approved List may be amended during any Year by an Administration User. However, any changes to the identity of the Administration User may only be made upon written request to TransUnion by the Appropriate Person. In any event, the Client shall provide an updated Approved List and a new Declaration to TransUnion on an annual basis, at least two weeks prior to the start of each Year.

4.2.2 TransUnion shall set up accounts for and issue user credentials to those Users to enable them to access the Retriever™ Service. For operational reasons, TransUnion may change Users' user credentials at any time.

4.2.3 The Client shall ensure that each User keeps his or her user credentials for the Retriever™ Service confidential. User credentials shall not be shared between individuals.

4.2.4 The Client acknowledges and agrees that Users are only permitted to access the Retriever™ Service manually and that the use of any automated scripts or similar processes to access the Retriever™ Service is therefore strictly prohibited (**“Fair Use”**). The fees contained in the Payment Schedule have been calculated on the basis of Fair Use. If, in TransUnion's reasonable opinion, the Client is not ensuring Fair Use, it shall be entitled to suspend the Retriever™ Service and commence discussions as to the fees appropriate to the Client's use of the Retriever™ Service.

4.2.5 Without prejudice to clause 13.2 of the General Terms, the Client acknowledges and agrees that TransUnion may audit the use of the Retriever™ Service in order to establish whether any individuals other than the Users are accessing the Retriever™ Service and/or whether automated processing is taking place. If any such audits reveal that any user credentials have been provided to an individual who is not a User then, without prejudice to any other remedies it may have, TransUnion may disable such user credentials effective immediately.

4.2.6 The Client agrees that use of the Retriever™ Service shall be limited to specialist operators for use in accordance with the Permitted Purpose, and that the Client shall therefore ensure that all Users have received appropriate training before they are allowed access to the Retriever™ Service. To the extent that TransUnion provides Documentation in respect of the Retriever™ Service, the Client shall include such Documentation as part of its User

training programme.

4.2.7 The Client agrees to provide feedback to TransUnion about its use of the Retriever™ Service on a continuing basis to assist in TransUnion's ongoing Retriever™ development work. Such feedback may be requested in a variety of forms, including by in-service forms, email, telephone and/or a reasonable number of onsite visits at the Client's premises where the Service is being used.

4.2.8 Any information provided to TransUnion in relation to the subject matter of this Agreement (whether as feedback provided under paragraph 4.2.8 or otherwise but, for the avoidance of doubt, excluding the actual data input into the Retriever™ Service) may be used by TransUnion in the development of its products and services (including Retriever™) ("TransUnion Products") without restriction and TransUnion shall own all resulting intellectual property rights. To the extent that any such rights may have vested in it, the Client hereby assigns to TransUnion all existing and future intellectual property rights in the TransUnion Products and all materials embodying such rights to the fullest extent permitted by law. Upon request by TransUnion, the Client further agrees to obtain a written irrevocable waiver of all statutory moral rights relating to the TransUnion Products from its employees who are involved in the use of the TransUnion Products.

4.2.9 The Client acknowledges that in providing the feedback referred to in paragraph 4.2.8 above, it may receive Confidential Information relating to TransUnion's product development processes. The Client agrees to confidentiality obligations as set out in the General Terms.

4.2.10 The Client acknowledges that if the Client's access to TransUnion's NMPR Exempted Data Access Service (as detailed in the Service Schedule in this Agreement entitled "NMPR Exempted Data Access (Online)") terminates or is suspended for any reason whatsoever, TransUnion shall be entitled to suspend or terminate the Client's access to this Retriever Exempted Data Access Service. For the avoidance of doubt, any such suspension or termination shall not affect the Client's obligations under clause 11 of the General Terms.

SERVICE SCHEDULE THREESIXTY (ONLINE)

1. DESCRIPTION OF THE SERVICES

In this Service Schedule, the Services shall comprise the following:

1.1 ThreeSixty Online (Online Service) via TransUnion's Agent's API

2. PERMITTED PURPOSE

The Client shall be permitted to access TransUnion's ThreeSixty Online Service to carry out searches in respect of those Search Types listed below:

Search Type Description	Search Type	Permitted Purpose	Footprint Status	Electoral Register
Enhanced Employee Check	EP	To assist the Client in vetting current or prospective employees, for the purpose of safeguarding national security.	Visible	Full Register

3. SERVICE SCHEDULE DURATION

3.1 As set out in the Primary Schedule.

4. SERVICE CONDITIONS

These Service Conditions shall apply in respect of the Services.

4.1 In respect of this Service Schedule for ThreeSixty Online, the following additional definitions shall apply:

"**Edited Register**" has the meaning ascribed to it by the ER Regulations;

"**Exemption Declaration**" is the declaration made by the Client requesting that TransUnion withholds a Footprint in relation to the search;

"**Footprint**" means a search footprint that will be left on the consumer's credit file indicating that a search has taken place, which entity has requested the search and the reason for that search;

"**Full Register**" means the "register" as defined in the ER Regulations;

"**Reason Code**" means, where the Client is taking the Service via API, the 3 digit code assigned to each Search Reason (as set out in the ThreeSixty Online API Guide);

"**Relevant Person**" means a constable or officer or prospective constable or officer or a relevant person as defined in the ER Regulations;

"**Search Reason**" means, where the Client is taking the Service via API, the reason for which an XS Search Type is selected;

"**Search Type**" means the specific search type used by the Client for a particular permitted purpose, as set out in the table at paragraph 2 above;

"**Visible Footprint**" is a Footprint that will be visible to the data subject either via their online credit report and/or when they make a data subject access request in accordance with Article 15 of the GDPR. The Search Types that leave a Visible Footprint are indicated by Visible in the Footprint Status column of the table at paragraph 2 above;

"**Withheld**" is the Footprint Status indicating that a Footprint will not be visible to the data subject either via their online credit report and/or when they make a data subject access request in accordance with Article 15 of the GDPR.

4.2 The Client shall ensure that any searches performed comply with the ER Regulations, taking into account the Permitted Purpose and whether the Search Type uses Full Register or Edited Register data as indicated in the 'Electoral Register' column of the table at paragraph 2 above;

4.3 Where the Client performs searches using the Enhanced employee check Search Type is used, the Client shall ensure that such searches are:

4.3.1 only conducted in relation to a Relevant Person;

4.3.2 only used where the individual being searched has given their consent; and

4.3.3 only conducted in relation to employees or potential employees who pose a level of risk such that this enhanced checking is appropriate (this type of

check must not form part of the standard vetting for each and every role).

- 4.4 For the avoidance of doubt, Documentation includes the ThreeSixty Online API Guide (as updated) and the Client agrees to use the Service and implement the Search Types in compliance with the requirements set out therein, in particular using the appropriate Reason Code for each XS Search Type requested.

PAYMENT SCHEDULE

The detail of payments due in respect of the Services pursuant to this Agreement will be set out in an agreement between TransUnion's Agent and the Client.

1 DEFINITIONS and INTERPRETATION

In this Agreement (unless the context requires otherwise) the following terms have the following meanings:

“Agreement Effective Date” means (unless otherwise stated in the Primary Schedule) the earlier of (i) the Agreement Signature Date; and (ii) the Service Start Date.

“Agreement Signature Date” means the date of signature of this Agreement or, if signed by the parties on different dates, the date of the last signature.

“Applicable Law” means any law, statute, statutory instrument, bylaw, order of a court of competent jurisdiction and any requirement of any regulatory, fiscal or governmental body to which the relevant party is subject, in all cases to the extent in force from time to time and which applies to the relevant party in undertaking any relevant activity pursuant to or in connection with the Agreement.

“Authorised Data Processor” means any third party expressly identified as an Authorised Data Processor in the Primary Schedule.

“Authorised Group Company” means in relation to the Client, any other company expressly identified as an Authorised Group Company in the Primary Schedule with which it is under Common Control. A company expressly identified as an Authorised Group Company in the Primary Schedule shall only be an Authorised Group Company for so long as it is a company under such Common Control.

“Batch Services” means such part of the Services described as “Batch Services” in a Service Schedule, including (where applicable) the Output of such Services.

“Claims Management Company” means any person: (i) carrying out one or more of the activities set out in sections 89G to 89M of the Financial Services and Markets Act 2000 (Claims Management Activity) Order 2018; and (ii) not falling within any of the exemptions at section 89N of that Order.

“Client” means the person or organisation named as the Client on the front page of this Agreement.

“Client User Data” shall mean all and any data relating to a Client User’s access to the Services, including such data provided to TransUnion to enable the provision of the Services to the Client (for example, to enable TransUnion to create and allocate Client User log ins).

“Client Users” shall mean those members of staff of the Client, and those members of staff of any Authorised Data Processor or any Authorised Group Company who are authorised by the Client to access the Services.

“Common Control” means where one person Controls another or when two persons are Controlled by a third party, in all cases whether directly or indirectly.

“Confidential Information” means all trade secret and confidential or proprietary information of each party including (but not limited to) information concerning its products, services, customers, suppliers, business accounts, financial or contractual arrangements or other dealings, computer systems, test data, software, source and object code, business methods and development plans, contained in any format and whether or not communicated orally and whether or not marked “confidential”. Without

limiting the above, in the case of the Client's obligations, the term Confidential Information shall be deemed to include the Output and the Documentation, and in the case of TransUnion's obligations, the term Confidential Information shall be deemed to include the Input.

"Consultancy" means such part of the Services described as "Consultancy" in a Service Schedule, including (where applicable) the Output of such Services.

"Control" means in relation to a company, the power of a person to secure that the affairs of the company are conducted in accordance with the wishes of that person (a) by means of the holding of shares, or the possession of voting power, in or in relation to that or any other company; or (b) as a result of any powers conferred by the articles of association or any other document regulating that or any other company.

"Data Management Services" means such part of the Services described as "Data Management Services" in a Service Schedule, including (where applicable) the Output of such Services.

"Data Protection Legislation" has the meaning given in section 3(9) of the Data Protection Act 2018, together with any other applicable legislation relating to the processing of personal data; and **"personal data"**, **"process"**, **"processor"**, **"controller"**, **"personal data breach"** and **"data subject"** shall have the meanings given to such terms in the Data Protection Legislation.

"Documentation" means all user guides provided by TransUnion to the Client in respect of the Services.

"EEA" means the European Economic Area, as constituted from time to time.

"ER Regulations" means, as relevant: (i) the Representation of the People (England and Wales) Regulations 2001; (ii) the Representation of the People (Scotland) Regulations 2001; (iii) the Representation of the People (Northern Ireland) Regulations 2008; and (iv) the Registration of Electors Regulations 2003 (regulations enacted within the Isle of Man).

"Event of Force Majeure" means any cause beyond the reasonable control of the affected party, including any acts of God, flood, drought, earthquake or other natural disaster, epidemic, pandemic, collapse of buildings, fire, explosion, accident, terrorist attack, civil war, civil commotion or riot, war, threat of or preparation for war, armed conflict, imposition of sanctions, embargo, or breaking off of diplomatic relations, nuclear, chemical or biological contamination, sonic boom or electromagnetic pulse, industrial action, failure in telecommunications services or unauthorised interference with either party's systems or services via the internet, any law or any action taken by a government or public authority, including imposing an export or import restriction, quota or prohibition, or failing to grant a necessary licence or consent, in all cases including any consequences of, any governmental, regulatory, judicial or industry act undertaken, decision taken or guidance given in response to or otherwise in connection with, any such events or circumstances.

"FCA" means the Financial Conduct Authority or successor organisation fulfilling a materially similar regulatory function.

"FSMA" means the Financial Services and Markets Act 2000.

"General Terms" means these General Terms for TransUnion Services.

“Input” means all source data, materials and instructions made available to TransUnion pursuant to this Agreement (including, in respect of any Online Services, data input onto TransUnion’s databases) by (or on behalf of) the Client to enable provision of the Services.

“IPR” means all copyright and related rights, database rights, trade marks, service marks, trade, business and domain names, rights in trade dress, get-up, goodwill or to sue for passing off, rights in designs, patents or confidential information (including know-how and trade secrets) and any other intellectual property rights, registered or unregistered, in any part of the world.

“Minimum Security Standards” means the minimum information security standards to be met by both parties as specified by TransUnion from time to time as the Minimum Security Standards on the web page <https://www.transunion.co.uk/legal/client-minimum-security>.

“Notes” means any additional terms and conditions relating to the charges which are identified as Notes in the Payment Schedule.

“Online Services” means such part of the Services described as “Online Services” in a Service Schedule, including (where applicable) the Output of such Services.

“Output” means any and all data, scores, results, reports, documents, specifications, flags, models, attributes, software, leads and other materials and information (and all updates of them) in any form to be made available to the Client by or on behalf of TransUnion, including the output from the Services and such output as is described in this Agreement, whether or not appended to the Input.

“Permitted Purpose” means, in respect of the Services, the relevant purpose described as such in the relevant Service Schedule.

“Portfolio Services” means such part of the Services described as “Portfolio Services” in a Service Schedule, including (where applicable) the Output of such Services.

“Prohibited Material” means anything pornographic, sexually explicit, offensive, racist, obscene, abusive, violent, criminal, defamatory, unlawful or illegal, and any other type of material specified as Prohibited Material in the relevant Service Conditions.

“Prohibited Use” means any use of the Output in connection with (i) tax evasion or aggressive tax avoidance schemes; (ii) private investigation services; (iii) direct marketing; (iv) any Prohibited Material; or (v) any other activity specified as a Prohibited Use in the relevant Service Conditions; in each case except to the extent expressly and specifically permitted in the relevant Service Schedule.

“Services” means the services specified in any Service Schedules that form part of this Agreement, including provision of the Output (to the extent available on relevant databases) and, where applicable, Documentation and Consultancy by TransUnion to the Client including, where agreed between the parties, access to TransUnion’s Websites.

“Service Conditions” means, in respect of particular Services, the relevant additional terms and conditions described as Service Conditions in a Service Schedule and/or the Primary Schedule.

“Service Start Date” means (unless otherwise stated in the Primary Schedule) the earlier of (i) the date of commencement by TransUnion of, or the Client’s use of (as the

case may be), the Services falling within the scope of this Agreement (as logged by TransUnion's systems); and (ii) 30 days after the Agreement Signature Date.

"Territory" means the United Kingdom, or such other geographical area(s) that may be specified in this Agreement.

"TransUnion" means TransUnion International UK Limited or (where applicable) another member of the TransUnion Information Group that is involved in provision of the Services, as identified on the front page of this Agreement.

"TransUnion's Agent" means Recipero Limited (registered in England and Wales with company number 3794898) the registered office of which is at Watermoor Point, Watermoor Road, Cirencester, England, GL7 1LF

"TransUnion's Websites" means all and any areas of internet websites operated by TransUnion from time to time inaccessible to a public user.

"TransUnion Information Group" means TransUnion Information Group Limited (registered in England and Wales under company number 4968328) and its subsidiaries from time to time, including TransUnion.

"Year" means (i) in respect of the first Year, the period commencing on the Agreement Effective Date until the day before the Year 2 Start Date; and (ii) thereafter, each period of twelve consecutive months commencing on the Year 2 Start Date and each anniversary of that date.

"Year 2 Start Date" means (unless otherwise stated in the Primary Schedule) the first anniversary of the Service Start Date.

References to "Primary Schedule", "Service Schedule" and "Payment Schedule" shall mean those Schedules identified as such within this Agreement (where applicable), as listed on the front page of this Agreement.

The Schedules and their contents form part of this Agreement. The order of precedence shall be as described on the front page of this Agreement.

The headings in this Agreement are for convenience only and do not affect its interpretation.

A reference to a statute or statutory provision shall be construed as reference to it as from time to time amended, consolidated, modified, extended, re-enacted or replaced and includes all statutory instruments, notices or orders made under it.

References to clauses and Schedules are to the clauses and Schedules to this Agreement. References to paragraphs are to the paragraphs within the Schedules.

References to any gender includes all genders and the singular includes the plural and vice versa.

Any occurrence of the word "including", "include" or "includes" shall be deemed to be followed by "without limitation" unless the context requires otherwise.

This Agreement shall be deemed to have commenced on the Agreement Effective Date.

Subject to earlier termination in accordance with its terms, this Agreement shall continue for the duration specified in the Primary Schedule.

13 SUPPLY OF THE SERVICES and INPUT

TransUnion warrants that it shall use reasonable care and skill in the provision of the Services.

As the Services are generic in nature and are provided as part of TransUnion's standard service offering, TransUnion may, from time to time, change the form and content of the Services and/or (as the case may be) upgrade or modify any of the methods used to access the Services, including by way of a new minor version release. In such circumstances, TransUnion shall use reasonable endeavours that would be expected of a reputable business to give the Client not less than two months' prior notice of any proposed material change, upgrade or modification and shall have due regard to the interests of the Client.

The Client shall ensure that it has the necessary facilities (including computer hardware, software and communications equipment) to obtain access to the Services.

For API deliveries (as identified within a Service Schedule), TransUnion only supports the current plus one previous Major Release of the API at any time ('Supported API'). The Supported API includes any Minor Release within a Major Release. For the purpose of this clause 3.4, 'API' means the application programming interface (including the TransUnion Cosmos™ API) used to access TransUnion's Services, 'Major Release' means v1.0, v2.0, v3.0 and so on, and 'Minor Release' means v1.1, v2.1, v3.1 and so on. The Client must operate a Supported API version. All new API versions, whether a Major Release or a Minor Release, must be implemented by the Client within six months of release by TransUnion (unless otherwise agreed in writing between the parties).

The Client shall provide the Input in the format agreed between the parties. If the Input is not received by TransUnion in that format, the Client will either promptly resubmit it in the agreed format or ask TransUnion to correct it at the Client's expense (the charges for which shall be agreed between the parties).

The Client is responsible for the delivery of the Input to TransUnion, where this is required to enable provision of the Services.

The Client agrees to retain a copy of the Input so that TransUnion does not hold the Client's only copy of the Input.

The Client acknowledges that it is not technically possible to guarantee uninterrupted access to Services provided over the internet. Accordingly, without

prejudice to clause 0, TransUnion does not warrant or represent that the Services will be uninterrupted or continuously available.

TransUnion may, at its discretion, grant the Client access to one or more Services via TransUnion’s customer test site (“CTest”).

The Client acknowledges that CTest contains both fictitious data relating to fictitious individuals and personal data relating to real data subjects. Accordingly, Clause 49 of the General Terms shall apply to the Client’s use of the Services via CTest.

The Client agrees to comply with TransUnion’s rules and guidance on accessing CTest (as varied from time to time) (a copy of which shall be made available to the Client upon request).

Where the Client has been granted access to the Services via CTest, use of the Services via CTest, shall be limited to (i) application integration testing to test an API link; and/or (ii) testing the functionality of the Services within the CTest environment (as the case may be). Use of the Services via CTest for any other purpose, including any live, commercial purposes, is strictly prohibited.

26 DOCUMENTATION

Unless otherwise stated in a Service Schedule, where Documentation is made available to the Client pursuant to this Agreement, TransUnion grants to the Client a non-exclusive, non-transferable licence to use the Documentation, with effect from the Agreement Effective Date and for the duration of the licence of the Output contained in clause 0, for the sole purpose of enabling the Client to (i) receive any Online Service; or (ii) make use of the Output of any Consultancy, Batch Service, Portfolio Service or Data Management Service.

Subject to clause 0, the Client may make such number of copies of the Documentation made available to it under clause 0 as are necessary for the purpose described in clause 0, together with one copy of each for back-up and security purposes.

29 use of the ONLINE SERVICES AND BATCH OUTPUT

Subject to clause 93, TransUnion:

licenses the Client to use the Online Services with effect from the relevant Service Start Date for the Online Services and for the duration of this Agreement for the Permitted Purpose only. The Client shall not use the Online Services for any other purposes whatsoever; and grants to the Client a non-exclusive, non-transferable licence to use the Output of any Consultancy, Batch Service, Portfolio Service or Data Management Service for the Permitted Purpose only for a period of twelve months from the date of receipt thereof by the Client (or such other period as may be expressly stated in an applicable Service Schedule). The Client shall not use the Output of the Consultancy, Batch Service, Portfolio Service or Data Management Service for any other purposes whatsoever.

The Output cannot be used for any Prohibited Use.

The Client shall not sell, transfer, distribute, lease, charge or otherwise make the Services (including the Output) available to, or use the same on behalf of, any third party.

Where the Client accesses the Services (and/or receives the Output) via a third party appointed by the Client, the Client acknowledges that the third party is responsible for ensuring that any such Services (and/or Output) are not affected by the fact that the Services are utilised (or the Output is processed) via the third party and that TransUnion cannot be responsible for any defects or delay in the Services as a result of the Services being accessed via (or the Output being processed by) the third party rather than being accessed (or received) direct from TransUnion.

The Client warrants that it shall not be a Claims Management Company or carry out any activities analogous to those of Claims Management Company at any time during the term of this Agreement. Breach of this clause 0 shall be a material breach for the purposes of clause 0 of this Agreement.

The Client acknowledges and agrees that the data comprised within the Services and Output is based on information provided to TransUnion by third parties over whom TransUnion has no control. Therefore, TransUnion can give no warranties or representations as to the accuracy or the completeness of the Output.

TransUnion makes no warranties or representations as to the suitability of the Output for any particular purpose. Given the nature of the Services, TransUnion recommends that the Client does not use the Services as the sole basis for any business decision.

39 OWNERSHIP

All IPR in the Input (in the form received from the Client) shall at all times remain vested in the Client (or its third party licensors) and TransUnion shall acquire no rights in it save as expressly provided in this Agreement.

All IPR in the Output and the Services (excluding any part that is comprised of Input in the form received from the Client) shall at all times remain vested in TransUnion (or its third party licensors) and the Client shall acquire no rights in them save as expressly provided in this Agreement.

The Client grants to TransUnion a non-transferable, non-exclusive licence to use and copy the Input to enable TransUnion to provide the Services and to carry out its obligations under this Agreement.

The Client warrants that: (i) it has the right to license the Input to TransUnion for the purposes of this Agreement; and (ii) use of the Input pursuant to and in accordance with this Agreement, will not infringe the IPR of any third party.

Subject to clause 0, TransUnion warrants that it has the right to make the Output available to the Client for the purposes of this Agreement and has obtained the

benefit of all necessary licences, consents and permissions that it is aware are necessary to facilitate this Agreement.

45

COMPLIANCE WITH LAWS

TransUnion and the Client shall at all times in respect of the subject matter of this Agreement comply with all Applicable Law including the Data Protection Legislation, the FSMA and the Regulations (as defined below).

The Client acknowledges that the supply of the Services by TransUnion and use thereof is governed by various statutes, regulatory requirements, codes of practice and guidelines relating to the use, provision and sharing of personal data and other information, including the Principles of Reciprocity (being the rules (as amended from time to time) established by the Steering Committee on Reciprocity which is an unincorporated body that governs the use of shared data in the credit industry), the regulatory policy, principles, codes and guidelines set down by the FCA and the ER Regulations (collectively “the Regulations”) and that the Regulations may change from time to time. The Client agrees that TransUnion may cease providing the whole or part of the Services if necessary in order to enable TransUnion to comply with the Regulations in which case TransUnion shall not be deemed to be in breach of this Agreement by reason of such cessation.

The Client is responsible for ensuring that it retains sufficient records and audits in respect of data utilised and searches made in respect of the Services as may be required by any regulator of the Client from time to time. Except as stated in the Service Conditions by express reference to this clause 0, TransUnion is not responsible for retaining such information.

49

SECURITY, SET UP, ADMINISTRATION AND DATA PROTECTION LEGISLATION

Each party shall comply with the Minimum Security Standards in place from time to time in respect of the subject matter of this Agreement.

Where the Client is granted access to TransUnion’s Websites it shall not access or attempt to access any part of TransUnion’s Websites that the Client does not have express authority to access.

Other than links to TransUnion’s privacy notices, the Client shall not carry out any linking of pages of any of TransUnion’s Websites, nor shall it incorporate any part of TransUnion’s Websites as part of the Client’s own website or that of any other party.

The Client agrees that it shall not (and it shall not engage any third party to) carry out any form of vulnerability assessment, penetration testing or load testing in respect of the Services or any of TransUnion’s Websites.

The Client is responsible for set up and administration of organisational structures, user IDs and passwords in relation to its use of the Services.

The Client shall provide details of all Client Users to TransUnion so that TransUnion can set up accounts for and issue user credentials to those Client Users to enable them to access the Services. The Client shall remain responsible for the actions of Client Users who have been issued with credentials until such time that a Client User's access has been disabled. For operational reasons (including user account lockouts, password resets and/or expirations due to lack of account activity), or for security reasons (including prevention of incidents and/or detection of irregular activity that may, if not acted upon, breach the security processes set up to protect the Services), TransUnion may change Client User credentials at any time.

The Client shall ensure that each Client User keeps their user credentials for the Services confidential. Client User credentials shall not be shared between individuals.

The Client agrees that use of the Services shall be limited to specialist operators for use in accordance with the Permitted Purpose, and that the Client shall therefore ensure that all Client Users have received appropriate training before they are allowed access to the Services. To the extent that TransUnion provides Documentation in respect of the Services, the Client shall include such Documentation as part of its Client User training programme.

The Client acknowledges that TransUnion acts as a controller in respect of any personal data contained within the Client User Data held by or on behalf of TransUnion. TransUnion shall process such personal data in accordance with the notice displayed on the TransUnion Website, at <https://www.transunion.co.uk/legal/privacy-centre> or such URL as is notified to the Client from time to time. The Client agrees to make the notice available to the Client Users in an appropriate manner so they are aware of TransUnion's processing of such data.

Each party shall comply with its obligations under the Data Protection Legislation in relation to any personal data processed in connection with this Agreement.

Without prejudice to clause 0, and save as provided in any Service Schedule, given TransUnion's significant degree of decision-making control and autonomy in determining the purposes and means by which the personal data (including the Input and Output) is processed pursuant to this Agreement, and decisions regarding the legal basis of any such processing, the parties acknowledge and agree that TransUnion acts as a controller (and not a processor) in relation to, and for the duration of, the processing of personal data, by it or any third party acting on its behalf, in connection with this Agreement.

As TransUnion has no direct relationship with the data subjects whose personal data is contained in the Input, in order for TransUnion to meet its transparency obligations under GDPR Article 14, it is a condition of the Client receiving the Services pursuant to this Agreement, that where, in accordance with this Agreement, TransUnion is acting as a controller in relation to the Input, the Client

shall provide each data subject whose personal data is contained in the Input with access to the relevant TransUnion privacy notice as listed at <https://www.transunion.co.uk/legal/privacy-centre>. Details of which privacy notice should be used in relation to each TransUnion service are available from TransUnion on request.

Taking into account the state of the art, the costs of implementation and the nature, scope, context and purposes of processing as well as the risk of varying likelihood and severity for the rights and freedoms of natural persons, each party shall implement appropriate technical and organisational measures to ensure a level of security appropriate to the risk arising from its processing of personal data in connection with this Agreement, including as appropriate: (a) the pseudonymisation and encryption of personal data; (b) the ability to ensure the ongoing confidentiality, integrity, availability and resilience of processing systems and services; (c) the ability to restore the availability and access to personal data in a timely manner in the event of a physical or technical incident; (d) a process for regularly testing, assessing and evaluating the effectiveness of technical and organisational measures for ensuring the security of the processing. In assessing the appropriate level of security each party shall take into account the risks that are presented by processing, in particular from accidental or unlawful destruction, loss or alteration of personal data and of unauthorised disclosure of, or access to, personal data.

To the extent that this Agreement expressly permits third parties to be given access to any personal data in the Output, the Client shall, before providing such access and periodically while such access persists, perform such due diligence checks on those third parties as are required in order to comply with good industry practice and Applicable Law. The Client shall not permit a third party to access the personal data if it does not satisfy, or ceases to satisfy, those checks.

64 CONFIDENTIALITY

Without prejudice to the provisions of clause 49 and subject to clause 0, each party shall in respect of the other party's Confidential Information:

keep it in strictest confidence and not make it available to any third party;
only use it for the purposes of this Agreement and ensure that only those of its employees who need to know have access to it; and
ensure that, before any employee is allowed access to it, the duty of confidentiality under this clause 64 is brought to such employee's attention.

Clause 0 survives the expiry or termination of this Agreement.

Clause 0 does not apply to Confidential Information to the extent that:

it is in the public domain at the date of its disclosure or subsequently comes in to the public domain otherwise than by breach of this Agreement;
the receiving party can show it was lawfully in its possession or known to it by being in its use or being recorded in its files or computers or other recording media before receipt from the disclosing party, or it has been lawfully developed by or for the receiving party independently of any Confidential Information disclosed to it by the disclosing party;
it was lawfully disclosed to the receiving party by any third party on a non-confidential basis and is not, to the receiving party's knowledge, the subject of any restriction as to its use or disclosure imposed by or on that third party at the time of provision;
the receiving party is obliged to disclose it by Applicable Law, by any court of competent jurisdiction or any regulatory body provided that (where permitted by Applicable Law) it gives the disclosing party reasonable notice of such disclosure and the reason for the disclosure;
provision of the Services requires TransUnion to make the Confidential Information available to sub-contractors, infrastructure providers or third party data suppliers who are subject to similar obligations of confidentiality; or
disclosure of the Confidential Information to third parties by the receiving party is permitted under the terms of this Agreement or has been authorised in writing by the disclosing party.

Notwithstanding any other term of this Agreement neither party limits or excludes liability for fraud or fraudulent misrepresentation or for death or personal injury arising from its negligence. Clauses 0 to 0 (inclusive) are subject to this clause 0.

Neither party shall be liable for any special, indirect or consequential loss or damage arising out of or in connection with this Agreement or its subject matter (whether arising in contract, tort (including negligence), breach of statutory duty or otherwise) even if that party had notice of the possibility of such loss.

Neither party shall be liable for any loss of business, loss of profits, loss of anticipated savings, loss of reputation, loss of goodwill, business interruption, increase in bad debt or any loss incurred by any third party arising out of or in connection with this Agreement or its subject matter (whether arising in contract, tort (including negligence), breach of statutory duty or otherwise) even if that party had notice of the possibility of such loss.

The entire aggregate liability of each party in respect of all claims arising out of or in connection with this Agreement or its subject matter (other than, in respect of each party, those claims to which clauses 0 and 0 relate, and in the case of the Client, those claims to which clause 0 relates) in any Year (whether arising in contract, tort (including negligence), breach of statutory duty or otherwise) shall not exceed an amount equal to (i) the sums received by or due to TransUnion from the Client under this Agreement during that Year; or (ii) £5,000, whichever is the greater.

The entire aggregate liability of each party in respect of all claims arising out of or in connection with its breach of (i) clause 45, (ii) clause 49; and/or (iii) clause 64 of this Agreement in any Year (whether arising in contract, tort (including negligence), breach of statutory duty or otherwise) shall not exceed £1,000,000 (one million pounds sterling).

The entire aggregate liability of each party in respect of all claims arising out of or in connection with its breach of clause 39 of this Agreement in any Year (whether arising in contract, tort (including negligence), breach of statutory duty or otherwise) shall not exceed £1,000,000 (one million pounds sterling).

Clauses 0 to 0 (inclusive) shall not limit or exclude the Client's liability in respect of any loss incurred arising out of or in connection with the Client's breach of clause 29 and the Client's entire liability in respect of such claims in any Year (whether arising in contract, tort (including negligence), breach of statutory duty or otherwise), shall not exceed £20,000,000 (twenty million pounds sterling).

Except as expressly provided in this Agreement, all conditions and warranties or terms of equivalent effect whether express or implied (by statute or otherwise) are excluded to the fullest extent permitted by Applicable Law.

The Client acknowledges that the Services may contain test data entries, details of which are available from TransUnion upon request. TransUnion excludes all liability that may arise from the granting of credit or the taking of other decisions in respect of individuals on the basis of the test data entries.

87 **PAYMENT AND COSTS**

Except to the extent as otherwise specified under this clause 0, the Client shall pay TransUnion's charges for the Services in place from time to time to TransUnion's Agent which fees will be specified by TransUnion's Agent under an agreement between TransUnion's Agent and the Client. Payments made to TransUnion's Agent pursuant to this Agreement shall be deemed to have been made to TransUnion.

All sums due under this Agreement must be paid in full without any set-off, counterclaim, deduction or withholding (other than any deduction or withholding of Applicable Tax which is required by law).

Subject to prior written consent from the Client (not to be unreasonably withheld or delayed), the Client shall reimburse TransUnion for those reasonable expenses incurred during performance of the Services by TransUnion's employees and consultants in accordance with TransUnion's expenses policy in place from time to time. Such expenses shall be invoiced to the Client monthly in arrears and shall be paid by the Client within 30 days of the date of TransUnion's invoice.

Any applicable value added, sales or other tax ("Applicable Tax") is to be paid by the Client at the prevailing rate on all sums due under this Agreement. All sums quoted in this Agreement are exclusive of any Applicable Tax.

Following the expiry of the first Year of this Agreement, TransUnion may increase the charges payable hereunder once in every Year during the continuance of this Agreement. Any such increase shall not exceed the increase (expressed as a percentage) in the Consumer Price Index since the later of the Agreement Signature Date or since the date of the last increase (if any) in TransUnion's charges. If the Consumer Price Index ceases to be published, then TransUnion and the Client shall agree another comparable replacement index (such agreement not to be unreasonably withheld or delayed).

93 **SUSPENSION & TERMINATION**

If, in relation to the Services, the Client breaches clause 0 or 0 of this Agreement or any other applicable licence restrictions under this Agreement, TransUnion may suspend the Services, including suspension of the licence to use any Output. For the avoidance of doubt, any such suspension pursuant to this clause 0 shall not affect the Client's obligations under clause 87.

Where any charges have not been paid in accordance with clause 0, or where fees are payable in advance of performance of the Services and such payment has not

been made, TransUnion may suspend the performance of such Services until the relevant payment has been received.

TransUnion may also suspend the Services, including suspension of the licence to use any Output, in response to or in compliance with any law, statute, legislation, order, regulation or guidance issued by government, a court of law, an emergency service or any other competent regulatory authority or if the security processes set up to protect the Services are breached in any way.

Either TransUnion or the Client may terminate this Agreement and/or (regardless of this Agreement having already expired or terminated) any continuing licence under clause 0 immediately on notice if:

the other commits any material breach of this Agreement and such breach (where capable of remedy) is not remedied to the non-defaulting party's reasonable satisfaction within 14 days of notice specifying the breach and requiring its remedy; in respect of the other, a resolution is passed or an order is made for winding up (save for the purpose of a bona fide reconstruction or amalgamation); in respect of the other, an administration order is made, or a receiver or administrative receiver is appointed over any of its property or assets; or the other party suspends, or threatens to suspend, payment of its debts or is unable to pay its debts as they fall due or admits inability to pay its debts; or (being a company or limited liability partnership), is deemed unable to pay its debts within the meaning of section 123 of the Insolvency Act 1986 as if the words "it is proved to the satisfaction of the court" did not appear in sections 123(1)(e) or 123(2) of the Insolvency Act 1986; or (being an individual), is deemed either unable to pay its debts or as having no reasonable prospect of so doing, in either case, within the meaning of section 268 of the Insolvency Act 1986; or (being a partnership), has any partner to whom any of the foregoing apply.

On termination or expiry of this Agreement, TransUnion shall cease provision of the Services.

On termination or expiry of this Agreement or an applicable licence contained in clause 0 (whichever is the later) for whatever reason, the Client shall (subject to clause 0):

immediately cease using the Online Services and any Output; promptly destroy, delete or return to TransUnion any Output, Documentation and any other materials provided by TransUnion relating to the Services (and all copies thereof) which remain in the possession or control of the Client; and (upon request) provide TransUnion with a certificate of compliance with this clause 0 signed by a duly authorised officer.

Save where this Agreement is terminated by TransUnion pursuant to clause 0, the Client shall not be required to comply with clause 0 until the expiry or termination of the licence period applicable to the relevant Output.

Each party acknowledges that they may each have a standard data archiving policy which includes the creation and retention of backup copies of data and other information ("Retained Data") held on its computer systems for legal, regulatory compliance, IT restoration and disaster recovery purposes only. Each party agrees that the Retained Data held by the other party shall not be subject to an obligation to be returned or deleted, whether upon termination or expiry or otherwise. For the avoidance of doubt:

to the extent that the Retained Data are data and other information supplied to one party by the other party, it shall remain subject to the other terms of this Agreement as may be applicable; and to the extent that the Retained Data are Output or information derived from it, such data may not be used by the Client for any live operational purposes (whether such use was within the scope of the Permitted Purpose or otherwise) after the date of termination or expiry of the applicable licence contained in clause 0.

TransUnion may terminate provision of any element of the Services (and the corresponding elements of the Output) immediately on notice in the event that TransUnion or its licensor ceases, for any reason, to have the right to make such Services and/or Output available. TransUnion shall not be deemed to be in breach

of this Agreement and shall not have any liability to the Client in respect of such termination. In such circumstances, the parties agree to enter into good faith negotiations with a view to agreeing:

a pro rata refund of any charges paid in advance for the terminated Services in respect of any period after the date of termination to the extent that such Services have not yet been performed; and
an appropriate variation to the terms of this Agreement for provision of the unaffected Services.

On termination or expiry of this Agreement for any reason, any terms of this Agreement that either expressly or by their nature extend beyond the Agreement's termination remain in full force and effect. Without limiting the preceding sentence, the provisions of clauses 1, 26, 29, 39, 45, 49, 64, 77, 87, 93, 115 and clauses 122 to 150 (inclusive) shall continue after termination or expiry of this Agreement in accordance with their terms.

115 AUDIT

Each party shall, subject to receipt of reasonable prior written notice from the other, permit a reasonable number of the other party's authorised employees and other representatives, including any competent regulatory authority, to have reasonable access during normal business hours to its relevant premises, documents and operations for the sole purpose of auditing compliance with this Agreement. The relevant premises, documents and operations are those which contain or might reasonably be expected to contain evidence of the host party's compliance or non-compliance with any term of this Agreement, but this clause does not entitle the visiting party to inspect any information which is (i) commercially sensitive, (ii) confidential for bona fide reasons of security or because of bona fide confidentiality obligations owed to a third party, or (iii) protected by legal privilege. The parties acknowledge that, where appropriate and agreed by the parties, audits and inspections under this clause 0 may be conducted virtually.

If either party exercises its right of audit under clause 0 it shall: (i) comply with the host party's reasonable safety and security rules and regulations in place from time to time; (ii) use reasonable endeavours to restrict its presence on the host party's premises to a maximum of two days; and (iii) reimburse the host party for all damage, losses, costs, claims demands and expenses suffered by the host party that are directly attributable to the visiting party's (or its authorised representatives') acts or omissions in exercising the right of audit.

118 FORCE MAJEURE

Neither party shall be liable to the other for any delay or non-performance of its obligations under this Agreement (except for its obligation to make payment) arising from any Event of Force Majeure.

The party affected by the Event of Force Majeure shall use reasonable endeavours to mitigate the impact of such Event of Force Majeure and to recommence performance of its obligations under this Agreement as soon as is reasonably practicable.

If the affected party is unable to perform its obligations under this Agreement by reason of the Event of Force Majeure for more than four weeks, the non-affected party may terminate this Agreement immediately by serving notice on the other and neither party shall be liable to the other by reason of such termination.

122 COUNTERPARTS, ELECTRONIC SIGNATURE AND VARIATION

This Agreement may be executed in any number of counterparts, all of which taken together will constitute one and the same agreement, and either party may enter into this Agreement by executing a counterpart.

This Agreement (and, where applicable, each counterpart) may be executed by electronic signature by any of the parties to any other party and the receiving party may rely on the receipt of such document so executed by electronic means as if the original had been received.

Any amendment, modification, variation or supplement to this Agreement (a “Variation”) must be made in writing and signed by an authorised signatory of each party. References to the execution of this Agreement in clauses 0 and 0 shall also apply to the execution of any Variation to it.

126 ASSIGNMENT AND SUB-CONTRACTING

Either party is entitled to sub-contract the performance of any of its obligations under this Agreement provided that such party shall be liable for its obligations under this Agreement to the same extent as if it had carried out the work itself.

The Client shall not assign, transfer, charge or deal in any other manner with any or all of its rights and obligations under this Agreement without the prior written consent of TransUnion (such consent not to be unreasonably withheld or delayed).

129 SEVERANCE

If any provision of this Agreement is found to be illegal or unenforceable by any court of competent jurisdiction then that provision shall be deemed to be deleted, but without affecting the remaining provisions.

130 AGENCY

Nothing in this Agreement constitutes a partnership between the parties. Neither party is deemed to be the agent of the other for any purpose and neither has the power or authority to bind the other or to contract in the name of the other.

131 Entire Agreement

This Agreement sets out the entire agreement between the parties in relation to its subject matter and supersedes all previous written or oral agreements, representations, understandings, warranties, conditions or arrangements between the parties in relation to that subject matter.

Each party acknowledges and agrees that in entering into this Agreement it has not relied on any statement, representation, assurance, condition or warranty (whether made negligently or innocently) other than as expressly set out in this Agreement.

Nothing in this clause 131 shall exclude or limit any liability of the parties arising as a result of any fraud or fraudulent misrepresentation.

135 **WAIVER**

Failure by either party to exercise or enforce any rights available to that party or the giving of any forbearance, delay or indulgence is not to be construed as a waiver of that party's rights under this Agreement.

136 **NOTICES**

Any notice issued by the Client purporting to terminate this Agreement, whether in whole or in part, including any notice to terminate any Service Schedule or otherwise to terminate the right to receive services under this Agreement (in each case a "Termination Notice"), must be sent by email to the following address: UKContractTermination@transunion.com (or such other email address as is notified to the Client from time to time).

Save as set out in clause 0, all notices, requests, consents and authorisations given pursuant to this Agreement must be in writing and delivered by hand or sent by pre-paid first class mail, courier, Royal Mail Signed for 1st Class mail or Royal Mail Special Delivery Guaranteed mail and, where TransUnion is the recipient, be sent to its registered office address specified in the Primary Schedule (or such other address as is notified to the Client from time to time) and, where the Client is the recipient, be sent to its registered office or trading address as specified in the Primary Schedule (or such other trading address as is notified to TransUnion from time to time).

Subject to clause 0, any correctly addressed Termination Notice given pursuant to this Agreement shall be deemed to have been received at the time of transmission of the email containing the Termination Notice.

Subject to clause 0, any correctly addressed notices, requests, consents and authorisations given pursuant to this Agreement shall be deemed to have been received as follows:

if delivered by hand, on signature of a delivery receipt;
if sent by pre-paid first class mail, Royal Mail Signed for 1st Class or Royal Mail Special Delivery Guaranteed at 9.00am on the second day after posting;
if by courier, at the time recorded by the delivery service.

If deemed receipt under clauses 0 or 0 would occur outside Agreed Business Hours in the place of receipt, it shall be deferred until Agreed Business Hours first next resume. In this clause 0, "Agreed Business Hours" means 9.00am to 5.00pm Monday to Friday on a day that is not a public holiday in the United Kingdom.

The provisions of clauses 0 to 0 shall not apply to the service of any proceedings or other documents in any court, tribunal or other legal action or, where applicable, any arbitration, mediation or other method of dispute resolution facilitated by a third party

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GOVERNING LAW AND JURISDICTION

The formation, existence, construction, performance, validity and all other aspects of this Agreement, any term of this Agreement and any non-contractual obligation undertaken or incurred in connection with this Agreement (including those arising out of pre-contractual dealings) will be governed by the laws of England.

The parties irrevocably agree that the courts of England shall have exclusive jurisdiction to hear and decide any suit, action or proceedings, and to settle any disputes, which may arise out of or in any way relate to this Agreement or its formation, existence, construction, performance, validity and any non-contractual obligation undertaken or incurred in connection with this Agreement (including those arising out of pre-contractual dealings) and, for these purposes, each party irrevocably submits to the exclusive jurisdiction of the courts of England.

The rights and remedies available to the parties in connection with this Agreement are cumulative and (except as otherwise stated) are not exclusive of any rights or remedies provided by law.

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THIRD PARTY RIGHTS

Except as stated in the Service Conditions by express reference to this clause 0, a person who is not a party to this Agreement has no right under the Contracts (Rights of Third Parties) Act 1999 to rely on or enforce any term of this Agreement, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Notwithstanding that any term of this Agreement may be or become enforceable by a person who is not a party to it, any of the terms of this Agreement may be varied, amended or modified or this Agreement may be suspended, cancelled or terminated by agreement in writing between the parties or this Agreement may be rescinded (in each case), without the consent of any such third party.

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REFERENCE SITE AND CASE STUDY

TransUnion may publish the Client's name and logo, and information relating to the Services provided by TransUnion to the Client, in case studies, press releases, website content and other marketing materials provided that in each case TransUnion: (i) obtains the Client's prior written consent to any such proposed publication; and (ii) complies with any reasonable requirements specified in writing by the Client in relation to the publication, such as a requirement to comply with the Client's brand guidelines.

