



Services 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) [CLIENT] (registered in England and Wales with company number []) the registered office of which is at [] (the "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 (DataDNA Batch);
 - 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 [CLIENT]

.....
Signature

.....
Name of authorised signatory

.....
Position

.....
Date

.....
Signature

.....
Name of authorised signatory

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Position

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Date

For TransUnion use only:
Version: 082



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 538 0016
E-Mail: UKClientServiceDesk@transunion.com (for support and queries)

CLIENT INFORMATION

Full Client Name: [REDACTED]
Company Number: [REDACTED]
Registered Office Address: [REDACTED]
Telephone Number: [REDACTED]
E-Mail: [REDACTED]

CLOSED USER GROUP DATA

1. For the purpose of the following paragraphs, the following additional definitions apply:
“**Closed User Group**” means a closed user group database comprising data provided to TransUnion by Members which is compiled and hosted by TransUnion on behalf of Members.
“**Closed User Group Data**” means data from a Closed User Group.
“**Closed User Group Rules**” the rules of the relevant Closed User Group (as updated from time to time), copies of which shall be made available by TransUnion upon request.
“**Member**” means a party that TransUnion has admitted as a member of the relevant Closed User Group.
2. Notwithstanding anything to the contrary in this Agreement, access to Closed User Group Data shall only be available to Members who are making appropriate contributions to the relevant Closed User Group or are otherwise entitled to access such data in accordance with the relevant Closed User Group Rules (“**Closed User Group Access Requirements**”). The Client shall observe the relevant Closed User Group Rules when utilising Closed User Group Data.
3. To the extent the Client is accessing Closed User Group Data and subsequently is no longer entitled to access such data, TransUnion, acting reasonably and without prejudice to its other remedies, shall have the right to:
 - 3.1 adjust the level of Closed User Group Data returned in the Services, in compliance with the relevant Closed User Group Rules; or
 - 3.2 where 3.1 is not practicable, suspend and/or terminate (as the case may be) the relevant Services, by giving written notice to the Client.
4. Where suspension and/or termination of the Services results from the Client’s cessation of appropriate contributions to the relevant Closed User Group, such suspension and/or termination shall not affect the Client’s obligation to pay the relevant fees for those Services, which shall continue in full force and effect.
5. **SHARE**
 - 5.1 For the purpose of the following paragraphs, the following additional definitions apply:
“**Consumer Account Performance Data**” means data derived from the Member’s operation of its consumer credit accounts.
“**Credit Data Industry Regulator**” means the entity that regulates the use and sharing of credit performance data in the UK, presently the Steering Committee on Reciprocity (“**SCOR**”) which is an unincorporated committee.
“**Principles of Reciprocity**” means the Closed User Group Rules established by the Credit Data Industry Regulator which govern the use of shared data in the credit industry, presently available at <https://www.scoronline.co.uk/>.
“**SHARE**” means the Closed User Group comprising Consumer Account Performance Data.
 - 5.2 The Client acknowledges that the use of SHARE data is governed by the Principles of Reciprocity.
 - 5.3 Without prejudice to any other term of this Agreement, the Client shall ensure that within the constraints of the Permitted Purpose, the category(ies) of SHARE data accessed by the Client as part of the Services and the Output are used by the Client strictly in accordance with the “**Decision Type & Data Availability**” matrices contained in section 2 of the Principles of Reciprocity (as updated or replaced from time to time with provisions having the same purpose).

TRANSUNION DNA NUMBERS

These Service Conditions shall apply in respect of the TransUnion DNA Numbers and (except in relation to paragraph 2 below) all Domicile IDs provided with the TransUnion DNA Numbers. References to TransUnion DNA Numbers in these Service Conditions shall be construed accordingly.

1. In respect of the TransUnion DNA Numbers, this Service Condition overrides the Permitted Purpose set out in any Service Schedule unless expressly stated to the contrary in that Service Schedule by specific reference to this Service Condition. The TransUnion DNA Numbers may be used as an identification key to assist the Client in processing data (including matching and de-duplication) for customer management purposes only.
2. Notwithstanding clause 5.3 of the General Terms, the Client shall be permitted to make the TransUnion DNA Numbers contained within the Output (but, for the avoidance of doubt, no other part of the Output unless expressly agreed otherwise in a Service Schedule) available to third party recipients provided that the Client shall ensure that:
 - 2.1 the third party recipients are advised that the title, copyright and all other intellectual property rights in the TransUnion DNA Numbers shall at all times remain vested in TransUnion and the third party recipients shall acquire no rights whatsoever therein;
 - 2.2 any permitted copies of the TransUnion DNA Numbers shall incorporate an appropriate notice indicating that intellectual property rights in the TransUnion DNA Numbers are vested in TransUnion;
 - 2.3 the third party recipients are advised that they are responsible for compliance with the Data Protection Legislation during any use of the TransUnion DNA Numbers; and
 - 2.4 the third party recipients acknowledge that the TransUnion DNA Numbers may be amended from time to time at TransUnion’s discretion.
3. The Client acknowledges that the TransUnion DNA Numbers may be amended from time to time at TransUnion’s discretion and that there shall be no obligation on TransUnion to provide the Client with such amendments except in accordance with the terms of the particular Service Schedule(s) pursuant to which TransUnion DNA Numbers are provided.



FREEDOM OF INFORMATION

These additional Service Conditions shall apply when the Client is (or is acting on behalf of) a Public Authority (as defined below).

1. In respect of these Service Conditions, the following additional definitions apply:
 - "EIR" means the Environmental Information Regulations 2004 and/or the Environmental Information (Scotland) Regulations 2004 (as applicable);
 - "FoIA" means the Freedom of Information Act 2000 and/or the Freedom of Information (Scotland) Act 2002 (as applicable);
 - "Public Authority" means (i) a public authority or a Scottish public authority as defined in section 3 of FoIA; or (ii) any other organisation otherwise subject to the requirements of FoIA or EIR.
2. If the Client receives a request for information under FoIA or EIR which relates to the subject matter of this Agreement, including any of the Confidential Information or Output disclosed to the Client, the Client shall (and shall ensure that any agent or sub-contractor of the Client shall) use all reasonable endeavours to:
 - 2.1 inform TransUnion that the request has been received and provide TransUnion with full details of the request as soon as practicable and in any event within three working days of its receipt; and
 - 2.2 consult with TransUnion before any information is disclosed in response to the request, which shall include consultation as to the application of any exemptions to disclosure under FoIA or EIR and as to the content of any information to be disclosed.

DURATION

Unless otherwise agreed in respect of a particular Service Schedule, the duration of this Agreement for the purposes of clause 2 of the General Terms shall be set out in the G-Cloud Call Off Contract.



SERVICE SCHEDULE
DATADNA (BATCH)

Commented [MS1]: This Service Schedule contains all options - the Schedule will need to be tailored to reflect the particular options and permitted purposes applicable for the relevant client at Call-Off stage. Therefore, not all provisions in this Service Schedule will be applicable at the Call-Off stage.

1. DESCRIPTION OF THE SERVICES
- In this Service Schedule, the Services shall comprise the following:
- 1.1 DataDNA IID (Batch Service) comprising the following variables (to the extent available)

• TransUnion DNA Numbers

• Domicile IDs
- 1.2 One-off batch processing ServiceOngoing batch processing Service
- 1.3 Input
- 1.3.1 The Client shall provide TransUnion with one file comprising up to INSERT VOLUME customer records on a date to be agreed between the parties.

1.3.2 The Client shall provide TransUnion with a maximum of INSERT VOLUME customer records INSERT FREQUENCY OF BATCH SUBMISSIONS. Each file submitted by the Client shall comprise not less than INSERT MINIMUM VOLUME PER FILE customer records per file. The dates on which such files shall be provided to TransUnion shall be agreed between the parties from time to time.

1.3.3 The Client shall provide TransUnion with the Input files comprising up to the following customer records:
- | Input File Reference: | Volume of Customer Records: |
|-----------------------|-----------------------------|
| Input File 1 | INSERT VOLUME |
| Input File 2 | INSERT VOLUME |
| Input File 3 | INSERT VOLUME |
| Input File 4 | INSERT VOLUME |
| Input File 5 | INSERT VOLUME |
| Input File 6 | INSERT VOLUME |
| Input File 7 | INSERT VOLUME |
| Input File 8 | INSERT VOLUME |
| Input File 9 | INSERT VOLUME |
| Input File 10 | INSERT VOLUME |
- Such files shall be provided to TransUnion on dates to be agreed between the parties.
- 1.3.4 The Client shall provide TransUnion with INSERT OTHER DETAILS customer records during each Year of this Agreement. The dates on which such files shall be provided to TransUnion shall be agreed between the parties from time to time.
- 1.4 Output
- 1.4.1 TransUnion shall batch process the Input file(s) to provide the Client with a single view of the customers within the Input file(s) by identifying where possible those customers that appear more than once within the Input file using the TransUnion DNA Numbers. The Output shall comprise each Input record appended with the variables (to the extent available) set out in paragraph 1.1 above.
2. PERMITTED PURPOSE
- 2.1 The Client is permitted to use the Output for the following Permitted Use(s) only, subject to the corresponding Processing Restrictions.
- Search Type Description: TransUnion DNA Number

Search Type: DZ

Permitted Use: As set out in the Primary Schedule under the heading "TransUnion DNA Numbers".

Processing Restrictions: N/A
3. SERVICE SCHEDULE DURATION
- 3.1 Insert Details (Where Applicable)As set out in the Primary ScheduleThis Service Schedule shall automatically terminate upon completion of the Services.
4. SERVICE CONDITIONS
- 4.1 As set out in the Primary Schedule.

SERVICE SCHEDULE DATADNA (BATCH)

Commented [MS2]: This Service Schedule contains all options - the Schedule will need to be tailored to reflect the particular options and permitted purposes applicable for the relevant client at Call-Off stage. Therefore, not all provisions in this Service Schedule will be applicable at the Call-Off stage.

1. DESCRIPTION OF THE SERVICES

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

1.1 DataDNA IID (Batch Service) comprising the following variables (to the extent available)

- TransUnion DNA Numbers
- Domicile IDs
- Declared and Undeclared Address Links
- MoveIn / MoveOut Dates

1.2 DataDNA Plus (Batch Service) comprising the following variables (to the extent available)

- TransUnion DNA Numbers
- Domicile IDs
- Declared and Undeclared Address Links
- MoveIn / MoveOut Dates
- Raw credit data ("Credit data")

1.3 One-off batch processing ServiceOngoing batch processing Service

1.4 Input

1.4.1 The Client shall provide TransUnion with one file comprising up to **INSERT VOLUME** customer records on a date to be agreed between the parties.

1.4.2 The Client shall provide TransUnion with a maximum of **INSERT VOLUME** customer records **INSERT FREQUENCY OF BATCH SUBMISSIONS**. Each file submitted by the Client shall comprise not less than **INSERT MINIMUM VOLUME PER FILE** customer records per file. The dates on which such files shall be provided to TransUnion shall be agreed between the parties from time to time.

1.4.3 The Client shall provide TransUnion with the Input files comprising up to the following customer records:

Input File Reference:	Volume of Customer Records:
Input File 1	INSERT VOLUME
Input File 2	INSERT VOLUME
Input File 3	INSERT VOLUME
Input File 4	INSERT VOLUME
Input File 5	INSERT VOLUME
Input File 6	INSERT VOLUME
Input File 7	INSERT VOLUME
Input File 8	INSERT VOLUME
Input File 9	INSERT VOLUME
Input File 10	INSERT VOLUME

Such files shall be provided to TransUnion on dates to be agreed between the parties.

1.4.4 The Client shall provide TransUnion with **INSERT OTHER DETAILS** customer records during each Year of this Agreement. The dates on which such files shall be provided to TransUnion shall be agreed between the parties from time to time.

1.5 Output

1.5.1 TransUnion shall batch process the Input file(s) to provide the Client with a single view of the customers within the Input file(s) by identifying where possible those customers that appear more than once within the Input file using the TransUnion DNA numbers. The Output shall comprise each Input record appended with the variables (to the extent available) set out in paragraph 1.1 above.

2. PERMITTED PURPOSE

2.1 The Client is permitted to use the Output for the following Permitted Use(s) only, subject to the corresponding Processing Restrictions.

Search Type Description: TransUnion DNA Number

Search Type: DZ

Permitted Use:

In respect of the TransUnion DNA Number and Domicile IDs: as set out in the Primary Schedule.

In respect of all other Output: to assist the client in respect of the collection and recovery of debts strictly only from existing customers of the Client who are already in arrears for the Client's own internal business purposes.

Processing Restrictions: N/A

2.2 The Client is permitted to use the Output for the following Permitted Use(s) only, subject to the corresponding Processing Restrictions.

Search Type Description: TransUnion DNA Number plus Credit Data

Search Type: PZ

Permitted Use:

In respect of the TransUnion DNA Number and Domicile IDs: as set out in the Primary Schedule.

In respect of all other Output: to assist the client in respect of the collection and recovery of debts strictly only from existing customers of the Client who are already in arrears for the Client's own internal business purposes.

Processing Restrictions: N/A

3. SERVICE SCHEDULE DURATION

3.1 **Insert Details (Where Applicable)** As set out in the Primary Schedule This Service Schedule shall automatically terminate upon completion of the Services.



4. **SERVICE CONDITIONS**

The Service Conditions set out in the Primary Schedule under the heading “TransUnion DNA Numbers” shall apply to the Services in addition to the following Service Conditions:

- 4.1 The Client acknowledges that the Services may use SHARE data (as defined in, and subject to the terms of the paragraph entitled “Closed User Group Data” in the Primary Schedule).
- 4.2 Notwithstanding the provisions of clause 5 of the General Terms, the Client may not make the Credit Data contained within the Output available to any Authorised Group Company.

SERVICE SCHEDULE DATADNA (BATCH)

Commented [MS3]: This Service Schedule contains all options - the Schedule will need to be tailored to reflect the particular options and permitted purposes applicable for the relevant client at Call-Off stage. Therefore, not all provisions in this Service Schedule will be applicable at the Call-Off stage.

1. DESCRIPTION OF THE SERVICES

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

- 1.1 DataDNA IID (Batch Service) comprising the following variables (to the extent available)
 - TransUnion DNA Numbers
 - Domicile IDs
 - Declared and Undeclared Address Links
 - MoveIn / MoveOut Dates
- 1.2 One-off batch processing ServiceOngoing batch processing Service

1.3 DEFINITIONS

1.3.1 In respect of this DataDNA (Batch Service) the following additional definitions shall apply:

"Administrators" shall mean third parties lawfully entitled to administer the estate of the deceased individuals named within the Input (as defined below) (including persons that have been lawfully authorised by such third parties to act on their behalf) and to whom the Client is providing its services using the DataDNA IID (Batch Service).

1.4 Input

- 1.4.1 The Client shall provide TransUnion with one file comprising up to **INSERT VOLUME** records of deceased individuals on a date to be agreed between the parties.
- 1.4.2 The Client shall provide TransUnion with a maximum of **INSERT VOLUME** records of deceased individuals **INSERT FREQUENCY OF BATCH SUBMISSIONS**. Each file submitted by the Client shall comprise not less than **INSERT MINIMUM VOLUME PER FILE** records of deceased individuals per file. The dates on which such files shall be provided to TransUnion shall be agreed between the parties from time to time.
- 1.4.3 The Client shall provide TransUnion with the Input files comprising up to the following records of deceased individuals:

Input File Reference:	Volume of Deceased Records:
Input File 1	INSERT VOLUME
Input File 2	INSERT VOLUME
Input File 3	INSERT VOLUME
Input File 4	INSERT VOLUME
Input File 5	INSERT VOLUME
Input File 6	INSERT VOLUME
Input File 7	INSERT VOLUME
Input File 8	INSERT VOLUME
Input File 9	INSERT VOLUME
Input File 10	INSERT VOLUME

Such files shall be provided to TransUnion on dates to be agreed between the parties.

- 1.4.4 The Client shall provide TransUnion with **INSERT OTHER DETAILS** records of deceased individuals during each Year of this Agreement. The dates on which such files shall be provided to TransUnion shall be agreed between the parties from time to time.

1.5 Output

- 1.5.1 TransUnion shall batch process the Input file(s) to provide the Client with a single view of the deceased individuals within the Input file(s) by identifying where possible those deceased individuals that appear more than once within the Input file using the TransUnion DNA numbers. The Output shall comprise each Input record appended with the variables (to the extent available) set out in paragraph 1.1 above.

2. PERMITTED PURPOSE

- 2.1 The Client is permitted to use the Output for the following Permitted Use(s) only, subject to the corresponding Processing Restrictions.

Search Type Description: TransUnion DNA Number

Search Type: DZ

Permitted Use:

Notwithstanding the provisions of clause 5 of the General Terms, the Client may (i) process the Output to match and dedupe records contained within the Output using the TransUnion DNA numbers and any Domicile IDs provided with the TransUnion DNA Numbers and (ii) may share the Output with third party financial institutions solely for the purposes of tracing assets belonging to the estate of the deceased individuals contained within the Output file as part of the administration of such estates during probate, strictly in accordance with the terms of this Agreement.

This Permitted Use overrides the Permitted Purpose for the TransUnion DNA Numbers and any Domicile IDs provided with the TransUnion DNA Numbers set out in the Primary Schedule.

Processing Restrictions: N/A

- 2.2 The Client is permitted to use the Output for the following Permitted Use(s) only, subject to the corresponding Processing Restrictions.

Search Type Description: TransUnion DNA Number

Search Type: DZ

Permitted Use:

Notwithstanding the provisions of clause 5 of the General Terms, and acting on the instructions of the Administrators and as part of its services to the Administrators the Client may (i) process the Output to match and dedupe records contained within the Output file using the TransUnion DNA numbers and any Domicile IDs provided with the TransUnion DNA Numbers and (ii) may share the Output with third party financial institutions solely for the purposes of tracing assets belonging to the estate of the deceased individuals contained within the Output file as part of the administration of such estates during probate, strictly in accordance with the terms of this Agreement.



This Permitted Use overrides the Permitted Purpose for the TransUnion DNA Numbers and any Domicile IDs provided with the TransUnion DNA Numbers set out in the Primary Schedule.

Processing Restrictions: N/A

3. **SERVICE SCHEDULE DURATION**

3.1 **Insert Details (Where Applicable)** As set out in the Primary Schedule This Service Schedule shall automatically terminate upon completion of the Services.

4. **SERVICE CONDITIONS**

These Service Conditions shall apply in respect of the Services.

4.1 The Client acknowledges and agrees that and shall ensure that all third-party financial institutions acknowledge and agree that:

4.1.1 the Output may be used strictly only in accordance with the Permitted Use above.

4.1.2 the title, copyright and all other intellectual property rights in the Output shall at all times remain vested in TransUnion (or its third-party licensors) and the third-party financial institutions shall acquire no rights whatsoever therein.

4.1.3 any permitted copies of the Output shall incorporate an appropriate notice indicating that intellectual property rights in the Output are vested in TransUnion.

4.1.4 the Client and the third-party financial institutions are both responsible for compliance with all Applicable Law during any use of the Output; and
4.1.5 the Output (or any of it) may be amended from time to time at TransUnion's discretion but that there shall be no obligation on TransUnion to provide the Client nor any third-party financial institution with these amendments (or any of them) except in accordance with the terms of this Service Schedule.

4.2 The Client agrees that prior to submitting the Input to TransUnion, it shall perform appropriate checks to verify that each of the individuals named within the Input are deceased, including but not limited to checking copies of death certificates relating to those individuals.

4.3 The Client warrants that it **has performed appropriate checks to ensure that the Administrators are** lawfully entitled to administer the estate of the deceased individuals named within the Input and will produce evidence of the same to TransUnion on request, including but not limited to, copies of the grant of probate or letters of administration provided by the Probate Registry (being the registries administered by HM Courts Service (which is part of the Ministry of Justice), where all probate records are stored).

4.4 Notwithstanding the provisions of clause 5 of the General Terms, the Services may be used by the Client on behalf of the Administrators in accordance with the Permitted Purpose provided that the Client shall procure that each of the Administrators shall grant the rights and comply with the obligations placed upon the Client pursuant to this Agreement to the same extent (where appropriate) as if each Administrator had executed this Agreement in its own right.



PAYMENT SCHEDULE

The fees shall be as stated in the G-Cloud Call Off Contract.

GENERAL TERMS FOR TRANSUNION SERVICES
(VERSION T39-OM1 10/25)

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GENERAL TERMS FOR TRANSUNION SERVICES
(VERSION T39-OM1 10/25)

- 1.7 References to any gender includes all genders and the singular includes the plural and vice versa.
- 1.8 Any occurrence of the word “including”, “include” or “includes” shall be deemed to be followed by “without limitation” unless the context requires otherwise.
- 2 DURATION**
- 2.1 This Agreement shall be deemed to have commenced on the Agreement Effective Date.
- 2.2 Subject to earlier termination in accordance with its terms, this Agreement shall continue for the duration specified in the Primary Schedule.
- 3 SUPPLY OF THE SERVICES AND INPUT**
- 3.1 TransUnion warrants that it shall use reasonable care and skill in the provision of the Services.
- 3.2 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.
- 3.3 The Client shall ensure that it has the necessary facilities (including computer hardware, software and communications equipment) to obtain access to the Services.
- 3.4 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).
- 3.5 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).
- 3.6 The Client is responsible for the delivery of the Input to TransUnion, where this is required to enable provision of the Services.
- 3.7 The Client agrees to retain a copy of the Input so that TransUnion does not hold the Client’s only copy of the Input.
- 3.8 The Client acknowledges that it is not technically possible to guarantee uninterrupted access to Services provided over the internet. Accordingly, without prejudice to clause 3.1, TransUnion does not warrant or represent that the Services will be uninterrupted or continuously available.
- 3.9 TransUnion may, at its discretion, grant the Client access to one or more Services via TransUnion’s customer test site (**“CTest”**).
- 3.10 The Client acknowledges that CTest contains both fictitious data relating to fictitious individuals and personal data relating to real data subjects. Accordingly, Clause 8 of the General Terms shall apply to the Client’s use of the Services via CTest.
- 3.11 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).
- 3.12 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.
- 4 DOCUMENTATION**
- 4.1 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 5.1, 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.
- 4.2 Subject to clause 12.6.2, the Client may make such number of copies of the Documentation made available to it under clause 4.1 as are necessary for the purpose described in clause 4.1, together with one copy of each for back-up and security purposes.
- 5 USE OF THE ONLINE SERVICES AND BATCH OUTPUT**
- 5.1 Subject to clause 12, TransUnion:
- 5.1.1 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
- 5.1.2 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.
- 5.2 The Output cannot be used for any Prohibited Use.
- 5.3 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.
- 5.4 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.
- 5.5 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 5.5 shall be a material breach for the purposes of clause 12.4.1 of this Agreement.
- 5.6 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.
- 5.7 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.
- 6 OWNERSHIP**
- 6.1 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.
- 6.2 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.
- 6.3 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.
- 6.4 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.
- 6.5 Subject to clause 6.4, 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.
- 7 COMPLIANCE WITH LAWS**
- 7.1 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).
- 7.2 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.
- 7.3 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 7.3, TransUnion is not responsible for retaining such information.
- 8 SECURITY, SET UP, ADMINISTRATION AND DATA PROTECTION LEGISLATION**
- 8.1 Each party shall comply with the Minimum Security Standards in place from time to time in respect of the subject matter of this Agreement.
- 8.2 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.
- 8.3 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.
- 8.4 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.
- 8.5 The Client is responsible for set up and administration of organisational structures, user IDs and passwords in relation to its use of the Services.

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- 8.6 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.
- 8.7 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.
- 8.8 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.
- 8.9 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.
- 8.10 Each party shall comply with its obligations under the Data Protection Legislation in relation to any personal data processed in connection with this Agreement.
- 8.11 Without prejudice to clause 6.3, 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.
- 8.12 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.
- 8.13 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.
- 8.14 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.
- 9 CONFIDENTIALITY**
- 9.1 Without prejudice to the provisions of clause 8 and subject to clause 9.3, each party shall in respect of the other party's Confidential Information:
- 9.1.1 keep it in strictest confidence and not make it available to any third party;
- 9.1.2 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
- 9.1.3 ensure that, before any employee is allowed access to it, the duty of confidentiality under this clause 9 is brought to such employee's attention.
- 9.2 Clause 9.1 survives the expiry or termination of this Agreement.
- 9.3 Clause 9.1 does not apply to Confidential Information to the extent that:
- 9.3.1 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;
- 9.3.2 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;
- 9.3.3 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;
- 9.3.4 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;
- 9.3.5 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
- 9.3.6 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.
- 10 LIABILITY**
- 10.1 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 10.2 to 10.9 (inclusive) are subject to this clause 10.1.
- 10.2 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.
- 10.3 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.
- 10.4 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 10.5 and 10.6 relate, and in the case of the Client, those claims to which clause 10.7 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.
- 10.5 The entire aggregate liability of each party in respect of all claims arising out of or in connection with its breach of (i) clause 7, (ii) clause 8; and/or (iii) clause 9 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).
- 10.6 The entire aggregate liability of each party in respect of all claims arising out of or in connection with its breach of clause 6 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).
- 10.7 Clauses 10.2 to 10.6 (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 5 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).
- 10.8 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.
- 10.9 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.
- 11 PAYMENT AND COSTS**
- 11.1 The Client will pay TransUnion's charges for the Services as set out in the Payment Schedule within 30 days of the date of TransUnion's invoice.
- 11.2 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).
- 11.3 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.
- 11.4 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.
- 11.5 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).
- 12 SUSPENSION & TERMINATION**
- 12.1 If, in relation to the Services, the Client breaches clause 5.1 or 5.3 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 12.1 shall not affect the Client's obligations under

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- clause 11.
- 12.2 Where any charges have not been paid in accordance with clause 11.1, 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.
- 12.3 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.
- 12.4 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 5.1.2 immediately on notice if:
- 12.4.1 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;
- 12.4.2 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);
- 12.4.3 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
- 12.4.4 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.
- 12.5 On termination or expiry of this Agreement, TransUnion shall cease provision of the Services.
- 12.6 On termination or expiry of this Agreement or an applicable licence contained in clause 5.1 (whichever is the later) for whatever reason, the Client shall (subject to clause 12.8):
- 12.6.1 immediately cease using the Online Services and any Output;
- 12.6.2 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
- 12.6.3 (upon request) provide TransUnion with a certificate of compliance with this clause 12.6 signed by a duly authorised officer.
- 12.7 Save where this Agreement is terminated by TransUnion pursuant to clause 12.4, the Client shall not be required to comply with clause 12.6 until the expiry or termination of the licence period applicable to the relevant Output.
- 12.8 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. For the avoidance of doubt, such purposes shall be deemed to include use of the Output to the extent reasonably necessary to enable the Client to proceed with investigations and/or prosecutions or otherwise as may be reasonably necessary to enable the Client to establish, exercise or defend its legal rights. Each party therefore 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:
- 12.8.1 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
- 12.8.2 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 5.1.
- 12.9 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:
- 12.9.1 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
- 12.9.2 an appropriate variation to the terms of this Agreement for provision of the unaffected Services.
- 12.10 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, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and clauses 15 to 23 (inclusive) shall continue after termination or expiry of this Agreement in accordance with their terms.
- 13 AUDIT**
- 13.1 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 13.1 may be conducted virtually.
- 13.2 If either party exercises its right of audit under clause 13.1 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.
- 14 FORCE MAJEURE**
- 14.1 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.
- 14.2 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.
- 14.3 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.
- 15 COUNTERPARTS, ELECTRONIC SIGNATURE AND VARIATION**
- 15.1 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.
- 15.2 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.
- 15.3 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 15.1 and 15.2 shall also apply to the execution of any Variation to it.
- 16 ASSIGNMENT AND SUB-CONTRACTING**
- 16.1 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.
- 16.2 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).
- 17 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.
- 18 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.
- 19 ENTIRE AGREEMENT**
- 19.1 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.
- 19.2 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.
- 19.3 Nothing in this clause 19 shall exclude or limit any liability of the parties arising as a result of any fraud or fraudulent misrepresentation.
- 20 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.

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- 21 NOTICES**
- 21.1 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).
- 21.2 Save as set out in clause 21.1, 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).
- 21.3 Subject to clause 21.5, 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.
- 21.4 Subject to clause 21.5, any correctly addressed notices, requests, consents and authorisations given pursuant to this Agreement shall be deemed to have been received as follows:
- 21.4.1 if delivered by hand, on signature of a delivery receipt;
- 21.4.2 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;
- 21.4.3 if by courier, at the time recorded by the delivery service.
- 21.5 If deemed receipt under clauses 21.3 or 21.4 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 21.5, "**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.
- 21.6 The provisions of clauses 21.1 to 21.5 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
- 22 GOVERNING LAW AND JURISDICTION**
- 22.1 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.
- 22.2 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.
- 22.3 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.
- 23 THIRD PARTY RIGHTS**
- 23.1 Except as stated in the Service Conditions by express reference to this clause 23.1, 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.
- 23.2 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.
- 24 REFERENCE SITE AND CASE STUDY**
- 24.1 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.