

General Terms



Thank you for choosing GBG. We provide a range of Identity, Fraud and Location Services. These General Terms and our Data Processing Agreement apply to all our Services, with Product Terms covering unique elements of the Service. Sometimes, our Suppliers also require us to pass on Additional Terms.

1. DEFINITIONS AND INTERPRETATION

1.1 In these General Terms the following definitions shall apply:

"Additional Terms" means the special terms and conditions relating to particular Dataset as updated from time to time, available at <https://gbgplc.com/en/legal-and-regulatory/legal-additional-terms/>;

"Agreement" means collectively the Special Conditions (if applicable), General Terms, Product Terms, Additional Terms, DPA, Customer Registration Form and the Order Form;

"Applicable Data Protection Law" means all worldwide data protection and privacy laws and regulations applicable to the Customer Data (as defined below) including, as applicable, (i) Regulation 2016/679 (General Data Protection Regulation) (the "EU GDPR"); (ii) the EU e-Privacy Directive (Directive 2002/58/EC); (iii) any and all applicable national law made under or pursuant to (i) or (ii); (iv) the EU GDPR as it is saved and incorporated into UK law by virtue of section 3 of the European Union (Withdrawal) Act 2018 (the "UK GDPR"); and (v) the California Consumer Privacy Act of 2018 and its corresponding regulations, as amended by the California Privacy Rights Act (collectively the "CCPA"), the Virginia Consumer Data Protection Act, the Colorado Privacy Act, and any other comprehensive US state privacy laws; (vi) Biometric Information Privacy Act of Illinois ("BIPA"); and (vii) any amendment, consolidation or re-enactment thereof, any legislation of equivalent purpose or effect enacted, and any orders, guidelines, guidance and instructions issued under any of the above or by any other relevant national authorities;

"Authorised Signatory" means an individual duly authorised to sign documentation on behalf of a Party;

"Authorised User" means an individual that is entitled to use and/or receive the benefit of the Software and/or Service in accordance with the Licence and relevant Product Terms;

"Business Day" means an official working day in England, unless the country in which the GBG Entity that provides the Software and/or Services is based is different, in which case it shall be an official working day in the country of that GBG Entity (as shall be specified on the Order Form);

"Charges" means the charges set out in the relevant Order Form subject to any price variation provisions set out in the relevant Product Terms;

"Commencement Date" means the start date for these General Terms, specified on the Customer Registration Form;

"Confidential Information" means any information relating to the business of the disclosing Party which is not publicly available including, but not limited to, (i) data or information regarding the business, affairs, customers, suppliers, plans, forecasts, pricing, strategies, operations, processes, product information, know-how, technical information, designs, trade secrets or software of the disclosing Party; (ii) any information, findings, data or analysis derived from Confidential Information (including the Results where specified in the Additional Terms); (iii) the existence and terms of these General Terms and any Agreement; and (iv) any other information which should otherwise be reasonably regarded as possessing a quality of confidence or as having

commercial value in relation to the business of the disclosing Party;

"Contract Start Date" means the start date for an Order, specified on the relevant Order Form;

"Customer" means the organisation, firm, company or public authority named on the Customer Registration Form, subject to the naming convention provisions at 2.3;

"Customer Billing Entity" means the Customer Group Company that is responsible for paying the Charges owed for the use of the Software and/or Services as stated on the Order Form. Where no alternative Customer Billing Entity is named, the Customer Entity shall assume this role;

"Customer Data" means any and all data provided to GBG by the Customer for processing in accordance with an Agreement including where relevant any Personal Data;

"Customer Entity" means any Customer Group Company named on a signed Order Form that receives or benefits from the Software and/or Service provided by GBG or the GBG Entity;

"Customer Registration Form" means the document signed by Authorised Signatories of the Parties that sets out the Customer's details and incorporates by reference these General Terms;

"Customer Use Case" means the purpose for which the Customer may use the Software, Service and/or Results as set out on the Order Form and described in the Product Terms, subject to any restrictions on the use of a particular Dataset as set out in the Additional Terms;

"Data Processing Agreement" or **"DPA"** means the data processing agreement (including its schedules) that sets out the privacy provisions that shall apply to all Orders executed by the Parties which is available at: <https://www.gbgplc.com/en/legal-and-regulatory/data-processing-agreement/>

"Datasets" means an individual data service included or delivered as part of the Software and/or Service and selected by the Customer and referenced on the Order Form. Where applicable, this may incorporate Supplier Data or Supplier Technology or utilise information derived from Supplier Data or Supplier Technology;

"Event of Force Majeure" means any one or more acts, events, omissions or accidents beyond the reasonable control of a Party, including but not limited to: strikes, lock-outs or other industrial disputes (other than those caused by acts and/or omissions of the affected Party); failure of a utility service, or transport network or information technology or telecommunications service; act of God (including without limitation fire, flood, earthquake, storm or other natural disaster); war, threat of war, riot, civil commotion or terrorist attack; malicious damage (including without limitation the acts of hackers that could not have been prevented by a Party acting reasonably); epidemic; pandemic; compliance with any change of law or governmental order, rule, regulation or direction; and/or default caused by an event of force majeure or the insolvency of suppliers or sub-contractors;

"Facilitation of Tax Evasion" means (a) being knowingly concerned in, or taking steps with a view to, Tax Evasion by another person; (b) aiding, abetting, counselling or procuring Tax Evasion by another person; and/or (c) any other actions which would be regarded as facilitation of Tax Evasion under applicable national, federal and/or state laws;

"GBG" means GB Group plc of The Foundation, Herons Way, Chester Business Park, Chester, CH4 9GB registered in England No 2415211;

"GBG Billing Entity" means GBG Group Company that is responsible for invoicing the Customer for the Charges owed

for the use of the Software and/or Services as stated on the relevant Order Form. Where no alternative GBG Billing Entity is named, the GBG Entity shall assume this role;

“GBG Entity” means the GBG Group Company named on an Order Form as the contracting entity that provides the Software and/or Service to the Customer Entity;

“General Terms” means this framework agreement which sets out the general terms for the supply of Software and/or Services by a GBG Entity to a Customer Entity;

“Group Company” means in relation to a Party any entity that directly or indirectly controls, is controlled by or is under common control with, that Party;

“Initial Term” means the initial contractual period of an Order specified on the relevant Order Form starting on the Contract Start Date;

“Insights” means data that is created by GBG as part of the provision of the Service, from the collection, storage and analysis of any data relating to the Customer’s use of the Service;

“Intellectual Property Rights” means (i) patents, rights to inventions, rights in designs, trademarks and trade names, copyright and related rights, rights in goodwill, database rights and know-how, whether registered or not; (ii) all other intellectual property rights or forms of protection and similar or equivalent rights anywhere in the world (whether registered or not) which currently exist or are recognised in the future; and (iii) all applications, extensions and renewals to any such rights;

“Licence” means the scope of the licence granted to the Customer for the use of the Software and/or Service as specified in the relevant Order Form and within the relevant Product Terms;

“Order” means a binding commitment by Customer or where relevant, Customer Entity to purchase Software and/or Services from a GBG Entity as detailed in an Order Form;

“Order Form” means the electronic or physical form document (including any schedules, annexes and appendices) relating to an Order that sets out details of the Software and/or Services purchased by either Customer or the relevant Customer Entity under these General Terms;

“Party” means a party to these General Terms and/or any Agreement and **“Parties”** shall be construed accordingly;

“Personal Data” shall have the meaning set out in the Applicable Data Protection Law and shall be applied to all data subjects being processed under the Agreement; provided however, where this term is not defined, it shall mean any information relating to a data subject; who can be identified directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;

“Persons Associated” means any employee, agent or representative of the relevant Party or other third-party who supplies services to, or on behalf of, the relevant Party;

“Preferential Pricing” means any or all Charges for the use of the Software and/or Services that are discounted from GBG’s standard rates, as defined within the relevant Product Terms and/or any Special Conditions relating to charges and payment;

“Prepayment” means a prepayment of the Charges to be made by the Customer as indicated on the Order Form;

“Processing” means any operation or set of operations which is performed on Personal Data or on sets of Personal Data, whether or not by automated means, such as collection, recording, organization, structuring, adaptation, or alteration,

retrieval, consultation, use, modification, storage, disclosure, restriction, erasure, or destruction;

“Product Terms” means the specific terms and conditions relating to the Software and/or Service supplied under these General Terms as referenced in the Order Form;

“Renewal Term” means, if applicable to the Software and/or Services as specified in the Product Terms, either (a) each period of 12 months commencing on the expiry of the Initial Term and each anniversary thereafter or (b) the continuation of an Agreement on a rolling basis after the expiry of the Initial Term;

“Results” means all information provided to a Customer by GBG including the results of any enquiry or search, reports, or management information relating to the Customer’s use of the Software and/or Service. This may, where relevant, include Supplier Data;

“Sales Tax” means any tax levied at the point of sale, collected and passed on to the relevant government agency by the GBG Billing Entity;

“Service” means the service provided by the GBG Entity, including any and all Datasets, provided to the Customer in accordance with an Agreement;

“Software” means the GBG product or solution, including any and all Datasets, provided to the Customer in accordance with an Agreement;

“Special Conditions” means any terms identified as such by agreement between the Parties and set out in writing, signed by Authorised Signatories including any such special conditions that may be specified in an Order Form.;

“Supplier” means a third-party supplier that provides Supplier Data or Supplier Technology to GBG for use within GBG’s Software and/or Services;

“Supplier Data” means any data provided to GBG and/or the Customer by the Supplier or used within GBG’s Software and/or Services including, where relevant, any Personal Data;

“Supplier Technology” means any technology or solution provided to GBG and/or the Customer by a Supplier and/or used within GBG’s Software and/or Services;

“Tax Evasion” means any fraudulent activity intended to divert funds from the public revenue of any government as well as any statutory tax evasion offence of any territory, where tax includes all taxes, levies and contributions imposed by governments in any territory;

“Term” means the term of each Agreement created by an Order, which shall include the Initial Term and any Renewal Term (if applicable);

“Unauthorised User” means an individual that uses, accesses or otherwise benefits from the Software and/or Service that is not entitled to use and/or receive the benefit of the Software and/or Service in accordance with the Licence and relevant Product Terms; and

“User” in the context of these General Terms means Authorised Users and Unauthorised Users of the Software and/or Service.

- 1.1 The headings in these General Terms do not affect its interpretation.
- 1.2 References to clauses and sections are to clauses and sections of these General Terms.
- 1.3 A reference to a **“Party”** includes that Party’s personal representatives, successors and permitted assigns.
- 1.4 A reference to a **“person”** includes a natural person, corporate or unincorporated body (in each case having separate legal personality or not) and that person’s personal representatives, successors and permitted assigns.
- 1.5 Any words that follow **“include”**, **“includes”**, **“including”**, **“in particular”** or any similar words and expressions shall be

construed as illustrative only and shall not limit the sense of any word, phrase, term, definition or description preceding or following those words.

- 1.6 A reference to legislation is a reference to that legislation as amended, extended, re-enacted or consolidated from time to time.
- 1.7 Words in the singular include the plural and vice versa.
- 1.8 A reference to **"writing"** or **"written"** shall include electronic mail.

2. ORDERS

- 2.1 These General Terms enable a Customer Entity to purchase Software and/or Services from a GBG Entity by executing an Order as set out in this clause 2.
- 2.2 Each Order constitutes a separate and independent Agreement for the provision of the Software and/or Service between the GBG Entity and Customer Entity that executes it.
- 2.3 For the purposes of any Agreement, unless otherwise specified (a) "GBG" in such Agreement means the GBG Entity and/or GBG Billing Entity named on the relevant Order Form (as appropriate), (b) "Customer" in such Agreement means either Customer or Customer Entity and/or Customer Billing Entity named on the Order Form (as appropriate), (c) "Party" means either GBG or the Customer, and (d) "Parties" shall mean both GBG and the Customer.
- 2.4 In respect of each Order, the Parties warrant that they shall comply with all applicable legislation, instructions and guidelines issued by regulatory authorities, relevant licences and any other codes of practice which apply to:
 - (a) the Customer and its use of the Software/Service including those which relate to the provision of Customer Data; and
 - (b) to GBG and its provision of the Software/Service including those which relate to the provision of Results or, only to the extent relevant, receipt of Customer Data.

3. SECURITY

- 3.1 The Customer is responsible for the security and proper use of all User identities ("**User IDs**") and passwords used in connection with the Software and/or Service (including maintaining and enforcing a robust password policy) and compliance with any additional security requirements as outlined in the applicable Agreement.
- 3.2 The Customer shall take all necessary steps to ensure that User IDs are kept confidential, secure, are used properly by Authorised Users and are not disclosed to any unauthorised parties whether intentionally or otherwise.
- 3.3 The Customer must immediately inform GBG if there is any reason to believe that a User ID or password has, or is likely to, become known to an Unauthorised User, or is being, or is likely to be, used in an unauthorised way.
- 3.4 To maintain the security of the Software and/or Services, GBG reserves the right to:
 - (a) update User ID and security processes for the Software and/or Services from time to time; and
 - (b) suspend User ID and password access to its Software and/or Services if at any time GBG reasonably considers that there is, or there is likely to be, a breach of security, misuse of the Software and/or Service or access granted to an Unauthorised User and/or to require the Customer to change any or all of the passwords used by the Customer in connection with the Software and/or Service.

3.5 The Customer must use the following necessary steps to ensure User IDs are kept confidential in accordance with clause 3.2.

- (a) User identification and authentication procedures (two factor authentication or multi-factor authentication);
- (b) Password security procedures (including a password minimum length, complexity and password rotation);
- (c) Automatic locking of devices following failed password attempts or inactive timeout; and
- (d) Monitoring and alerting of break-in-attempts and automatic lock out of the User ID upon 10 erroneous passwords attempts.

4. CHARGES AND PAYMENT

- 4.1 The Customer shall pay all invoices issued by GBG within twenty-eight (28) days from the date of the invoice and in accordance with the terms of this clause 4 or any additional payment terms set out in the Product Terms.
- 4.2 Charges will be invoiced and payable in the currency agreed on the Order Form. Where applicable, Sales Tax will be added to the Charges.
- 4.3 Where agreed in the Order Form that the Charges will be invoiced and paid in a currency other than the local currency of the GBG Billing Entity, GBG will base the pricing set out in this Order Form on the exchange rate as at the Contract Start Date of the relevant Order. The exchange rate will be the midmarket rate as shown by the XE Currency Converter, as shown at the following website www.xe.com. Notwithstanding this, if the exchange rate moves plus or minus 10% then either Party (acting reasonably) reserves the right to renegotiate the Charges within an Agreement in line with prevailing exchange rates.
- 4.4 If the Customer fails to pay any part of the Charges when due, it shall be liable to pay GBG interest on such part of the Charges from the due date for payment at the relevant statutory annual rate in the country in which the GBG Billing Entity is based. An annual rate of 10% will be applied in countries where there is no statutory rate.
- 4.5 The Customer shall make all payments due under an Agreement without any deduction whether by set-off, counterclaim, discount, abatement or otherwise.
- 4.6 Notwithstanding the provisions above, if specified on the relevant Order Form that:
 - (a) the Customer is to pay the Charges in advance or as a Prepayment, then such payments shall be made on, or before, the date specified on the relevant Order Form; and/or
 - (b) the Customer is to pay the Charges by automatic payment methods, then the necessary bank instructions shall be completed by the Customer on or before Contract Start Date and such payments shall be collected on the date agreed by the Parties.
- 4.7 GBG reserves the right to mandate that the Customer pays such Charges by way of automatic payment methods by providing the Customer with thirty (30) days' written notice. In such circumstance the Customer shall complete the necessary bank instructions and such payments shall be collected on the date agreed by the Parties.
- 4.8 In the event GBG receives notice of a price increase imposed by its third-party Suppliers, which renders GBG's provision of that element of the Service no longer commercially viable and there is no suitable alternative, then, on written notice to the Customer, GBG shall have the right to increase the Charges accordingly.

4.9 GBG reserves the right to charge the Customer for all Charges associated with the use of the Software and/or Service, including where:

- (c) There is overuse of the Software/Service (i.e., use in excess of the amount initially Licenced on the Order Form); and/or
- (a) an Unauthorised User has gained access to the Software and/or Service as a result of the Customer's failure to take appropriate security precautions in accordance with clause 3.

5. INTELLECTUAL PROPERTY RIGHTS

- 5.1 This clause 5 sets out the general position in relation to Intellectual Property Rights. Additional Software and/or Service specific provisions may also be set out in the relevant Product Terms.
- 5.2 GBG grants to the Customer a non-exclusive, non-transferable licence to the Customer for its Authorised Users to use, access and benefit from the Software/Service/Results during the Term in accordance with the terms of the Licence.
- 5.3 The Customer acknowledges that all Intellectual Property Rights in the Software, Service and/or Results belong and shall continue to belong to GBG and/or GBG's Suppliers. Consequently, the Customer may not use the Software, Service or Results outside of the terms of the Licence granted to it within the relevant Product Terms and/or Additional Terms.
- 5.4 The Customer further acknowledges that all Intellectual Property Rights in and to any Insights created by GBG belong and shall continue to belong to GBG.
- 5.5 GBG acknowledges that all Intellectual Property Rights in the Customer Data belong and shall continue to belong to the Customer. The Customer grants to GBG a non-transferable, non-exclusive, royalty free licence to use, disclose and copy the Customer Data to enable GBG to provide the Service and carry out its obligations under this Agreement.
- 5.6 If any third-party makes or threatens to make a claim against GBG, the Customer or one of GBG's Suppliers that the use of the Software, Service and/or Results or part thereof infringes any third-party's Intellectual Property Rights, GBG shall be entitled to do one or more of the following:
 - (a) suspend any part of the delivery of the Software, Service or Results that is subject to the infringement claim made by the third-party;
 - (b) modify the Software, Service, or Results, to avoid any alleged infringement, provided that the modification does not materially affect the performance of the Software and/or Service;
 - (c) if the remedies at 5.6(a) and/or (b) are not reasonably possible or commercially viable, terminate the Agreement or affected part of the Agreement upon written notice to the Customer and, subject to clause 6.2 below, provide a refund of any Prepayment made by the Customer which at the date of termination has not been and will not be credited against Charges due to GBG for the use of the relevant element of the Software and/or Service.
- 5.7 Except as expressly permitted under an Agreement or by law, the Customer warrants that it will not:
 - (a) use or exploit the Intellectual Property Rights in the Software, Service and/or Results or permit others to use or exploit the Intellectual Property Rights in the same outside of the terms of the Licence;
 - (b) use, copy, modify, exploit, adapt, or create derivative works from the Software, Service and/or Results;

- (c) decode, reverse engineer, disassemble, decompile or otherwise translate or convert the Software and/or Services;
- (d) attempt to circumvent or interfere with any security features of the Software and/or Services; and/or
- (e) assign, sub-licence, lease, resell, or distribute the Software, Services and/or Results or in any other way enable or permit others to use, exploit or benefit from the Intellectual Property Rights in the Software, Service and/or Results;

5.8 The Customer further warrants that:

- (a) GBG's compliance with any designs or specifications provided by the Customer or on the Customer's behalf will not infringe the rights of any third party; and
- (b) the use by GBG of the Customer Data in accordance with the Customer's instructions, and in accordance with the terms of the Agreement, will not infringe any third party's Intellectual Property Rights.

6. INDEMNITY

- 6.1 GBG will indemnify the Customer against all liabilities, costs, expenses, damages and losses incurred by the Customer as a direct result of any third-party instituting any legal or court action against the Customer that the Customer's use of the Software, Service and/or Results, in accordance with the terms of an Agreement, infringes that third-party's Intellectual Property Rights (a "Claim"), provided that the Customer:
 - (a) notifies GBG promptly and in any event within 5 Business Days on becoming aware in writing of any Claim;
 - (b) makes no admission or compromise relating to the Claim or otherwise prejudices GBG's defence of such Claim;
 - (c) allows GBG to conduct all negotiations and proceedings in relation to the Claim;
 - (d) gives GBG all reasonable assistance in doing so (GBG will pay the Customer's reasonable expenses for such assistance); and
 - (e) takes all reasonable steps to mitigate its losses.
- 6.2 GBG shall not be liable to provide any refund, or meet any Claim under the indemnity at this clause 6, arising as a result of the use of the Software, Service and/or Results in breach of the Customer warranty within clause 5.7 or to Claims caused by designs or specifications made on the Customer's instructions.

7. CONFIDENTIALITY AND PUBLICITY

- 7.1 Each Party undertakes that it shall not at any time disclose the other Party's Confidential Information to any third-party except as permitted by clauses 7.4 and/or 7.6, or to the extent necessary for the proper performance of an Agreement.
- 7.2 Each Party warrants to the other that it shall apply the same security measures and degree of care to Confidential Information disclosed to it as it takes in protecting its own Confidential Information and in any event no less than that which a reasonable person or business would take in protecting its own Confidential Information.
- 7.3 Neither Party shall use the other Party's Confidential Information for any purpose other than to perform its obligations under these General Terms and/or an Agreement.
- 7.4 Each Party may disclose the other Party's Confidential Information:
 - (a) to its or its Group Companies' employees, officers, representatives, advisers and third-party suppliers who need to know such information to perform its obligations under these General Terms and/or an Agreement. Each Party shall ensure that its and its Group Companies' employees, officers, representatives, advisers and third-

party suppliers to whom it discloses the other Party's Confidential Information comply with this clause 7.

- (b) where the other Party agrees it may be disclosed;
- (c) where disclosure is strictly necessary for the proper performance of an Agreement; and/or
- (d) as may be required by law, court order or any governmental or regulatory authority, provided that in the case of (a), (b) and/or (c), the relevant Party shall ensure that any person to whom it discloses the Party's Confidential Information complies with obligations no less protective of the Confidential Information than those contained within this clause 7.

7.5 For the purposes of this clause 7, Confidential Information shall not include information which:

- (a) is or becomes generally available to the public (other than through a breach of these General Term and/or any Agreement);
- (b) is lawfully in the possession of the other Party before the disclosure under these General Terms and/or any Agreement took place;
- (c) is obtained from a third-party who is free to disclose it; and/or
- (d) the Parties agree in writing is not confidential.

7.6 Notwithstanding the terms of this clause 7, once the Customer Registration Form and/or Order Form has been signed by both Parties, GBG may: (a) issue a press release relating to the Parties' entry into an Agreement; and/or (b) reference the Customer within GBG's marketing collateral by including the Customer's logo, a testimonial and/or case study.

8. DATA PROTECTION

- 8.1 Both Parties will comply with their respective obligations as set out in the DPA and/or any additional privacy provisions that relate to the use of certain Datasets and/or Results, as set out within the Additional Terms.
- 8.2 The Customer is responsible for identifying and communicating its Customer Use Both Case to GBG for each individual order and shall comply with the relevant provisions within the DPA.

9. LIABILITY

- 9.1 Neither Party excludes or limits its liability for any type of liability that cannot by law be excluded or limited; for fraud or fraudulent misrepresentation; wilful or deliberate misconduct or gross negligence and for all Charges or monies due under this Agreement.
- 9.2 Save as set out in clause 9.1 each Party's aggregate liability to the other Party under or in connection with an Order, in respect of clauses 5 (Intellectual Property Rights) and 6 (Indemnity) shall be subject to a cap of £1,000,000 GBP (or equivalent in local currency).
- 9.3 Save as set out in clause 9.1, each Party's aggregate liability to the other Party under or in connection with this Agreement in respect of clauses 3 (Security), 7 (Confidentiality and Publicity) and 9 (Data Protection) shall be limited to twice the Charges payable under this Agreement in the 12-month period preceding the breach, or £20,000 GBP (or equivalent in local currency) whichever is the greater.
- 9.4 Subject to clauses 9.1, 9.2 and 9.3 each Party's aggregate liability to the other Party under or in connection with this Agreement, whether such liability arises contract, tort (including, without limitation, negligence) misrepresentation or otherwise, shall be limited to either the Charges payable in the 12-month period preceding the breach, or £20,000 GBP (or equivalent in local currency) whichever is the greater.

9.5 Neither Party shall be liable for loss of profits, loss of business or anticipated savings, loss of or damage to reputation, loss of or damage to goodwill, any special, indirect or consequential loss or damage.

9.6 Due to GBG's reliance on Suppliers, and telecommunication services, over which GBG has no direct control, GBG cannot warrant:

- (a) the accuracy, suitability and/or uninterrupted availability of the Service or Results; and
- (b) that the use of the Software, Service and/or the Results will meet the Customer's business requirements and the Customer accepts that the Software/Service was not designed or produced to its individual requirements and that it was responsible for its selection;

consequently, the Customer agrees that except as expressly set out in an Agreement, all warranties, conditions and other terms relating to the Software, Service and/or Results and any Agreement whether express or implied by law, custom or otherwise are, to the fullest extent permitted by law, excluded from the Agreement. GBG shall not be responsible for the decisions that the Customer makes as a result of the information, Service, Results or data that GBG provides to the Customer under an Agreement (including its decision to onboard an individual as its customer).

10. TERM AND TERMINATION

10.1 Either Party may terminate an individual Agreement:

- (a) by providing the other Party with at least ninety (90) days' prior written notice to the other of such termination to take effect on the expiry of the Initial Term or any Renewal Term; or
- (b) on immediate notice in writing to the other if any of the following applies:
 - (i) the other Party commits a material or persistent breach of an Agreement, which is capable of remedy, and it fails to remedy the breach within ten (10) Business Days of a written notice to do so. A breach shall be capable of remedy if the Party in breach can comply with the provision in question in all respects other than as to the time of performance;
 - (ii) the other Party commits a material or persistent breach of an Agreement which cannot be remedied; and/or
 - (iii) if one Party's financial position deteriorates to such an extent that in the other Party's reasonable opinion its capability to adequately fulfil its obligations under the Agreement has been placed in jeopardy.
- (c) in accordance with any other termination rights expressly stated within in the Agreement.

10.2 Suspension. GBG may suspend all or part of the Service in the event that the Customer breaches or GBG acting reasonably suspects that the Customer has committed a material breach of an Agreement. In the event of such suspension GBG shall, where practicable, use commercially reasonable efforts to:

- (a) provide the Customer with notice and an opportunity to remedy the issue; and
- (b) remove the suspension as quickly as reasonably practicable.

10.3 Effect of Termination. Upon termination of these General Terms and/or an individual Agreement (or part thereof):

- (a) the Customer will: (i) cease using the Software and/or Service (ii) where applicable, remove any Software installed within the Customer's own environment and (iii) promptly pay any Charges due; and

- (b) GBG will cease providing the Software/Services.
- 10.4 For the avoidance of doubt, if GBG terminates an Agreement following a breach by the Customer, the Customer agrees to pay GBG the Charges due (including any Prepayments), if any, for the remaining part of the Initial Term or Renewal Term (as applicable).
- 10.5 The termination of these General Terms or an individual Agreement does not affect the accrued rights, remedies and obligations or liabilities of the Parties existing at termination, nor shall it affect the continuation in force of any provision of an Agreement that is expressly or by implication intended to continue in force after termination.

11. AUDIT, INSPECTIONS AND RECORDS

- 11.1 The Parties acknowledge and accept that, due to the nature of the Software and/or Services provided, a mutual right to carry out an audit and/or inspection is required for each Party to be able to verify and monitor the other Party's compliance with its material obligations under the Agreement. The following provisions of this clause 11 are to give effect to that requirement.
- 11.2 The Auditing Party shall:
- (a) be entitled to conduct an on-site audit or to appoint a third-party auditor, subject to the Auditing Party and/or its third-party auditor's agreement to reasonable and appropriate confidentiality undertakings.
 - (b) at a Data Supplier's request and as defined in GBG's Additional Terms, may be accompanied by their representatives during the Audit.
 - (c) conduct audits in a manner that does not materially disrupt, delay or interfere with business
 - (d) be entitled to take copies of any relevant records, information, documents or data obtained as may be reasonably required.
 - (e) provide reasonable prior notice of any such audit, save where:
 - (i) the Auditing Party reasonably believes that the Audited Party is in breach of its obligations under the Agreement; and
 - (ii) such notice is likely to prejudice or unreasonably delay the investigation of such breach, for example in the case of a Data Breach (as defined in the DPA) or security incident involving Personal Data.
- 11.3 Audits shall not be carried out on more than one occasion per year of an Agreement unless the Auditing Party reasonably believes that the Audited Party is in material breach of the Agreement.
- 11.4 If any audit undertaken in accordance with this clause 11 identifies a breach of the Agreement by the Audited Party, then without prejudice to any rights and/or remedies the Auditing Party may have the Audited Party shall take the necessary steps to comply with its obligations.
- 11.5 The provisions of this clause 11 shall survive termination or expiry of the Agreement for a period of 12 months.

12. DISPUTE RESOLUTION

- 12.1 If a dispute arises out of or in connection with this Agreement or the performance, validity or enforceability of it (a "**Dispute**") then the Parties shall follow the procedure set out in this clause 12, specifically:
- (a) either Party shall give to the other written notice of the Dispute, setting out its nature and full particulars (a "**Dispute Notice**"), together with relevant supporting documents. On service of the Dispute Notice, authorised representatives of GBG and the Customer shall attempt in good faith to resolve the Dispute;

- (b) if the authorised representatives of GBG and the Customer are, for any reason, unable to resolve the Dispute within 10 Business Days of service of the Dispute Notice, the Dispute shall be escalated, appropriately in the circumstances, within GBG and the Customer in an attempt in good faith to resolve the matter; and

- (c) if, following escalation of the Dispute as described in clause 12.1(b) above, GBG and the Customer are for any reason unable to resolve the Dispute within thirty (30) Business Days of it being escalated, then the Parties may attempt to settle it by way of mediation. Should the Parties fail to reach a settlement within 25 Business Days from the date of engaging in such mediation, the Parties shall be entitled to refer the Dispute to the courts in accordance with clause 17.2.

- 12.2 Notwithstanding clause 12.1 above, the Parties acknowledge that damages alone may not always be an adequate remedy for a breach by the other Party of the terms of an Agreement. Without prejudice to any other rights and remedies it may have, the injured Party shall be entitled to seek specific performance and/or injunctive or other equitable relief at any point should that Party deem it necessary to protect the legitimate business interests of that Party.

13. EVENT OF FORCE MAJEURE

- 13.1 Neither Party shall be in breach of an Agreement nor liable for any delay in performing, or failure to perform, any of its obligations under an Agreement if such delay or failure results from an Event of Force Majeure. In such circumstances, the affected Party shall be entitled to a reasonable extension of the time for performing such obligations. If the period of delay or non-performance continues for thirty (30) days, the Party not affected may terminate the affected Agreement immediately by giving written notice to the affected Party.

14. NOTICES

- 14.1 Notices required to be given under an Agreement must be in writing and may be delivered by email, hand or by courier, or sent by first class post to the following addresses:
- (a) to GBG:
 - (i) at its registered office address and marked for the attention of the Head of Legal; and
 - (ii) by email to legal@gbgplc.com or other email address as notified from time to time;
 - (b) to the Customer:
 - (i) at the address listed on the relevant Order Form or the Customer's registered office address (in the case of a corporate body); or
 - (ii) by email to the address specified by the Customer as its legal notice email address on the relevant Order Form or if not provided or undeliverable, to such other Customer contract email address as set out on the Order Form and updated from time to time.
- 14.2 Any notice shall be deemed to have been duly received:
- (a) if delivered by hand or by courier, when left at the address referred to in clause 14.1 or if sent by first class post, two Business Days after the date of posting.
 - (b) if delivered by email at the time of transmission, or, if this time falls outside business hours in the place of receipt, when business hours resume. In this clause 14.2(b) business hours means 9.00am to 5.00pm on Business Days.

14.3 This clause does not apply to the service of any proceedings or other documents in any legal action.

15. BRIBERY, TAX EVASION AND ETHICAL TRADING

15.1 Both GBG and the Customer undertake:

- (a) not to engage in Tax Evasion or the Facilitation of Tax Evasion of any kind in any territory;
- (b) to implement reasonable procedures to prevent the Facilitation of Tax Evasion by Persons Associated with the relevant Party;
- (c) to take such steps as may be required to ensure compliance with all applicable laws relating to anti-bribery, anti-corruption, modern-slavery and human trafficking (the "**Compliance Requirements**");
- (d) to implement, maintain and, where appropriate, enforce its own policies and procedures as required to comply with the Compliance Requirements throughout the term of these General Terms and any Agreement;
- (e) not to do, or omit to do, any act that will cause the other Party to be in breach of the Compliance Requirements;
- (f) to promptly provide the other Party with such information as it may request in order to comply with its own reporting obligations under the Compliance Requirements; and
- (g) to promptly report to the other Party any request or demand for any undue financial or other advantage of any kind received by that Party in connection with the performance of an Agreement.

15.2 Each Party shall promptly and without undue delay, notify the other as soon as it becomes aware of a breach of any of the requirements in this clause 15.

16. MISCELLANEOUS

16.1 The Parties acknowledge and accept that GBG may be required to make changes to an Agreement from time to time. In such circumstances the process outlined in this clause 16.1 shall apply. Specifically:

- (a) GBG shall be entitled to make changes to the Additional Terms as required to reflect a change to the Dataset or Supplier Data change, a change in Supplier, a change to the licencing terms imposed on GBG by the relevant Supplier and/or a change in regulation, law or guidance. In such circumstances, GBG will promptly notify the Customer of the change;
- (b) GBG shall be entitled to make changes to the Agreement as required to reflect either: (i) a change in regulation, law or guidance and (ii) to add in new countries not previously covered by the DPA schedules. Where a change to the Agreement is considered by GBG (acting reasonably) to be material and/or negatively impacts the delivery of the Software and/or Service, GBG will promptly notify the Customer of the change.

16.2 Save as set out in clause 16.1, all changes to an Agreement must be recorded in writing and signed by both Parties.

16.3 Further to clauses 16.1 and 16.2, the Parties acknowledge and accept that GBG Entity and Customer Entity named on the Customer Registration Form may agree to vary these General Terms without the consent of any other GBG Entities or Customer Entities and that such amendment will be binding upon all active Agreements from the effective date of such change.

16.4 The Customer may not assign or transfer (in whole or in part) any of its rights or obligations under an Agreement, without GBG's prior written consent (such consent not to be unreasonably withheld or delayed).

16.5 GBG will grant consent to a Customer assignment provided that, the assignment would not:

- (a) put GBG in breach of regulatory requirements including Applicable Data Protection Laws;
- (b) put GBG in breach of its contractual obligations to its Suppliers;
- (c) conflict with the provisions set out in the Additional Terms; or
- (d) be to a competitor of GBG.

16.6 GBG may assign its rights and obligations to a GBG Group Company or a potential purchaser in a mergers and acquisition transaction without consent.

16.7 Save where expressly stated in an Agreement, no term of an Agreement is intended to confer any benefit on or be enforceable by any third-party whether automatically granted by any applicable legislation or otherwise.

16.8 An Agreement constitutes the entire agreement between the Parties and replaces and supersedes all previous written or oral agreements relating to its subject matter.

16.9 The Parties agree that:

- (a) neither Party has been induced to enter into an Agreement by any representation, warranty or other assurance not expressly incorporated into it; and
- (b) its only rights and remedies in relation to any representation, warranty or other assurance are for breach of contract and that all other rights and remedies are excluded, except in the case of fraud.

16.10 In the event of a conflict in respect of the provisions of an Agreement, the Special Conditions (if applicable) and the Additional Terms shall take precedence.

16.11 If any provision of an Agreement (or part of any provision) is found by any court or other authority of competent jurisdiction to be invalid, illegal or unenforceable, that provision or part-provision shall, to the extent required, be deemed not to form part of that Agreement, and the validity and enforceability of the other provisions of that Agreement shall not be affected.

16.12 An Agreement may be executed in any number of counterparts, each of which when executed and delivered shall constitute an original of an Agreement, but all counterparts shall together constitute the same Agreement. No counterpart shall be effective until each Party has executed at least one counterpart.

16.13 No failure or delay by a Party to exercise any right or remedy under these General Terms and/or any Agreement or by law shall constitute a waiver of that or any other right or remedy nor shall it preclude or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall preclude or restrict the further exercise of that or any other remedy.

16.14 Unless otherwise stated herein, the rights and remedies provided under any Agreement are in addition to, and not exclusive of, any other rights or remedies provided by law.

17. GOVERNING LAW AND JURISDICTION

17.1 The Parties warrant that they each have the authority and capacity to enter into an Agreement.

17.2 Each Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed and construed in accordance with the laws and jurisdiction of England and Wales, unless otherwise agreed within the relevant Order Form ("**Governing Law and Jurisdiction**"), save where the DPA specifies that certain provisions must be subject to local governing laws ("**Local Governing Law and Jurisdiction**").

17.3 Both Parties submit to the exclusive jurisdiction of the courts of the relevant Governing Law and Jurisdiction, save that either Party may elect to bring:

- (a) proceedings against the other Party in the courts of any Local Governing Law and Jurisdiction where required to by the DPA; and/or
- (b) enforcement proceedings against the other Party in the courts of any jurisdiction where such Party or such Party's property or assets may be found or located.

Thank you for choosing our identity verification and fraud service, GBG Go. This Agreement and our Data Processing Agreement apply to our Service. Sometimes, our Suppliers also require us to pass on Additional Terms.

1. DEFINITIONS AND INTERPRETATION

1.1 In this Agreement the following definitions shall apply:

"Additional Terms" means the special terms and conditions relating to a particular Dataset as updated from time to time, available at <https://www.gbgplc.com/en/legal-and-regulatory/additional-terms-v5/go/>

"Agreement" means collectively these terms (including any schedules), the Additional Terms, the DPA, and the Order Form;

"Annual Commitment" where selected on the Order Form, means a commitment by the Customer to pay to GBG Charges for Transactions carried out using the Services that are equal to or greater than the sum specified in the Order Form during each contractual year of the Initial Term;

"Annual Journey Volume" means the total number of Journeys initiated by the Customer within the Go Service Platform during each contractual year;

"Applicable Data Protection Law" means all worldwide data protection and privacy laws and regulations applicable to the Customer Data (as defined below) including, as applicable, (i) Regulation 2016/679 (General Data Protection Regulation) (the **"EU GDPR"**); (ii) the EU e-Privacy Directive (Directive 2002/58/EC); (iii) any and all applicable national law made under or pursuant to (i) or (ii); (iv) the EU GDPR as it is saved and incorporated into UK law by virtue of section 3 of the European Union (Withdrawal) Act 2018 (the **"UK GDPR"**); and (v) the California Consumer Privacy Act of 2018 and its corresponding regulations, as amended by the California Privacy Rights Act (collectively the **"CCPA"**), the Virginia Consumer Data Protection Act, the Colorado Privacy Act, and any other comprehensive US state privacy laws; (vi) Biometric Information Privacy Act of Illinois (**"BIPA"**); and (vii) any amendment, consolidation or re-enactment thereof, any legislation of equivalent purpose or effect enacted, and any orders, guidelines, guidance and instructions issued under any of the above or by any other relevant national authorities;

"Authorised Signatory" means an individual duly authorised to sign documentation on behalf of a Party;

"Authorised User" means an individual that is entitled to use and/or receive the benefit of the Service in accordance with the Licence and these terms;

"Batch" means the processing and enhancement of an Input File (as defined in the Batch Schedule) against Supplier Data through the Service, on a one-off basis or on an ongoing basis during the Batch Term;

"Batch Request" means the Customer's request for a Batch indicated by the System Administrator permitting GBG access to the Service as an Authorised User by

providing all necessary credentials (usernames and passwords);

"Batch Schedule" means the additional conditions that apply if the Customer makes a Batch Request available as a schedule to this Agreement;

"Batch Term" means the duration relevant to the Batch as set out at clause 12.2;

"Business Day" means an official working day in England, unless the country in which GBG Entity that provides the Services is based is different, in which case it shall be an official working day in the country of that GBG Entity (as shall be specified on the Order Form);

"Charges" means the charges which includes the Licence Fee, Transactions, Prepayment and any other charges set out in the Order Form subject to any price variation provisions set out in the Agreement;

"Confidential Information" means any information or materials relating to the business or property of the disclosing Party which is not publicly available including, but not limited to, (i) data or information regarding the business, affairs, customers, suppliers, plans, forecasts, pricing, strategies, operations, processes, product information, know-how, technical information, designs, trade secrets or software of the disclosing Party; (ii) any information, findings, data or analysis derived from Confidential Information (including the Results where specified in the Additional Terms); (iii) the existence and terms of this Agreement; and (iv) any other information which should otherwise be reasonably regarded as possessing a quality of confidence or as having commercial value in relation to the business of the disclosing Party;

"Contract Start Date" means the start date for the Agreement, specified on the Order Form;

"Current Version" means the latest Version or Versions of the Go Service Platform as set out on the Service Page;

"Customer" means the organisation, firm, company or public authority named on the Order Form;

"Customer Billing Entity" means the Customer Group Company that is responsible for paying the Charges owed for the use of the Services as stated on the Order Form. Where no alternative Customer Billing Entity is named, the Customer shall assume this role;

"Customer Data" means any and all data provided to GBG by the Customer for processing in accordance with this Agreement including, where relevant, any Personal Data;

"Data Processing Agreement" or **"DPA"** means the data processing agreement (including its schedules) that sets out the privacy provisions that shall apply to this Agreement which is available at: <https://www.gbgplc.com/en/legal-and-regulatory/data-processing-agreement/>

"Datasets" and/or "Sources" means an individual data service included or delivered as part of the Service selected by the Customer and referenced on the Order Form. Where applicable, this may incorporate Supplier

Data or Supplier Technology or utilise information derived from Supplier Data or Supplier Technology;

"Decision" means the amalgamation of Results to determine the next steps within the Customer's Journey;

"Discontinued Version" means a Version or Versions of the Go Service Platform that will be retired as part of GBG's ongoing product lifecycle management programme;

"Document Library" means the template documents that the Service is trained to recognise and process as updated from time to time. This shall include all Identity Documents supported within the Service;

"Event of Force Majeure" means any one or more acts, events, omissions or accidents beyond the reasonable control of a Party, including but not limited to: strikes, lock-outs or other industrial disputes (other than those caused by acts and/or omissions of the affected Party); failure of a utility service, or transport network or information technology or telecommunications service; act of God (including without limitation fire, flood, earthquake, storm or other natural disaster); war, threat of war, riot, civil commotion or terrorist attack; malicious damage (including without limitation the acts of hackers that could not have been prevented by a Party acting reasonably); epidemic; pandemic; compliance with any change of law or governmental order, rule, regulation or direction; and/or default caused by an event of force majeure or the insolvency of suppliers or sub-contractors;

"Evaluation" means the use of the Service for the purpose of evaluating the performance of the Service and/or quality of Results and Decisions generated via the Service during the Evaluation Term;

"Evaluation Term" means the duration of an Evaluation as defined in clause 2.1;

"Evaluation Value Limit" means the total value of Transactions that may be carried out by the Customer without Charge during an Evaluation Term;

"Facilitation of Tax Evasion" means (a) being knowingly concerned in, or taking steps with a view to, Tax Evasion by another person; (b) aiding, abetting, counselling or procuring Tax Evasion by another person; and/or (c) any other actions which would be regarded as facilitation of Tax Evasion under applicable national, federal and/or state laws;

"FCRA" means the US Fair Consumer Reporting Act, 15 U.S.C §1681 et seq;

"GBG Billing Entity" means the GBG Group Company that is responsible for invoicing the Customer for the Charges owed for the use of the Service as stated on the Order Form;

"GBG Entity" or "GBG" means the GBG Group Company named on the Order Form;

"Go Service Platform" means the interface through which data is passed by the Customer to the Service or through which the Service passes data to the Customer;

"Group Company" means in relation to a Party any entity that directly or indirectly controls, is controlled by or is under common control with, that Party;

"Identity Document" means a document processed via the Service, which may be used to prove a person's identity and/or address. For example, a passport, driving licence, national identity card, utility bill or bank statement;

"Initial Term" means the initial contractual period of an Order specified on the Order Form starting on the Contract Start Date;

"Insights" means data that is created by GBG as part of the provision of the Service, from the collection, storage and analysis of any data relating to the Customer's use of the Service;

"Intellectual Property Rights" or "IPR" means (i) patents, rights to inventions, rights in designs, trademarks and trade names, copyright and related rights, rights in goodwill, database rights and know-how, whether registered or not; (ii) all other intellectual property rights or forms of protection and similar or equivalent rights anywhere in the world (whether registered or not) which currently exist or are recognised in the future; and (iii) all applications, extensions and renewals to any such rights;

"Investigation" means the Customer Audit Trail (as defined in the DPA) and the review and reporting analytics tools in relation to Journeys and Users;

"Journey" means the end-to-end flow that Users build within the Go Service Platform to perform identity verification and fraud checks on its customers;

"Licence" means the scope of the licence granted to the Customer for the use of the Service as specified in the Order Form and this Agreement;

"Licence Fee" means the annual licence fee charges based on Annual Journey Volume conducted in each contractual year of the Term for the use of the Service as outlined in the Order Form;

"Order" means a binding commitment by a Customer to purchase Services from GBG as detailed in the Order Form;

"Order Form" means the electronic or physical form document (including any schedules, annexes and appendices) relating to the Order that sets out details of the Services purchased by the Customer.

"Party" means a party to this Agreement and **"Parties"** shall be construed accordingly;

"Personal Data" shall have the meaning set out in the Applicable Data Protection Law and shall be applied to all Data Subjects being processed under this Agreement; provided however, where this term is not defined, it shall mean any information relating to a data subject; who can be identified directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;

"Persons Associated" means any employee, agent or representative of the relevant Party or other third-party who supplies services to, or on behalf of, the relevant Party;

"Permitted Purpose" means the Customer's use of the Service for identity verification and fraud purposes and

subject to any restrictions and/or conditions for the use of applicable Sources outlined in the Additional Terms;

"Prepayment" means a prepayment of the Charges to be made by the Customer as indicated on the Order Form;

"Preview Site" means access via a temporary link to the Service interface for the sole purpose of testing any integration, Journey and assessing whether the Services meets the Customer's business requirements;

"Processing" means any operation or set of operations which is performed on Personal Data or on sets of Personal Data, whether or not by automated means, such as collection, recording, organization, structuring, adaptation, or alteration, retrieval, consultation, use, modification, storage, disclosure, restriction, erasure, or destruction;

"Professional Services" means the professional services as indicated on the Order Form and provided in accordance with the terms set out on the Service Page;

"Renewal Term" means each period of 12 months commencing on the expiry of the Initial Term and each anniversary thereafter;

"Results" means all information provided to a Customer by GBG including the results of any enquiry or search, reports, or management information relating to the Customer's use of the Service. This may, where relevant, include Supplier Data;

"Sales Tax" means any tax levied at the point of sale, collected and passed on to the relevant government agency by the GBG Billing Entity;

"Service" means the GBG Go Service provided by GBG pursuant to this Agreement which includes the provision of Sources, any Batches processed, any Professional Services and/or Standard Support Services provided;

"Service Page" means the dedicated webpage that includes relevant information about the Service, including details regarding, Standard Support Services, and Professional Services, available at <https://www.gbgplc.com/en/legal-and-regulatory/products-v5/gbg-go/>

"Special Conditions" means any variation or amendment to the Agreement agreed between the Parties, set out in writing and signed by Authorised Signatories;

"Standard Support Services" means the standard support services provided as part of the Service in accordance with the terms found on the Service Page as updated from time to time;

"Supported Version" means the Current Version and previous Version or Versions of the Go Service Platform that continue to be supported by GBG, as set out on the Service Page;

"Supplier" means a third-party supplier that provides Supplier Data or Supplier Technology to GBG for use within GBG's Services;

"Supplier Data" means any data provided to GBG and/or the Customer by the Supplier or used within the Service including, where relevant, any Personal Data;

"Supplier Technology" means any technology or solution provided to GBG and/or the Customer by a Supplier and/or used within the Service;

"System Administrator" means the individual Authorised User responsible for acting as the first point of contact for all Authorised Users of the Service or their replacement(s) as notified to GBG by the Customer who will be familiar with the use of the Service;

"Tax Evasion" means any fraudulent activity intended to divert funds from the public revenue of any government as well as any statutory tax evasion offence of any territory, where tax includes all taxes, levies and contributions imposed by governments in any territory;

"Term" means the term of the Agreement created by an Order, which shall include the Initial Term and any Renewal Term (if applicable);

"Transaction(s)" means a single search, click, check or any other means of obtaining Results, as outlined within the Order Form;

"Unauthorised User" means an individual that uses, accesses or otherwise benefits from the Service that is not entitled to use and/or receive the benefit of the Service in accordance with the Licence;

"Update" means any improvements, updates, variations, modifications, alterations, additions, error connections, bug-fixes, enhancements, functional changes or other changes to the Go Service Platform that do not constitute an Upgrade;

"Upgrade" means a new release of the Go Service Platform that constitutes a significant change, for example, a release of a new Version that introduces new features and/or additional functionality. An Upgrade can also refer to a product change that requires the Customer to migrate across from one Version of the Go Service Platform, to a new or alternative GBG product that has the same general function and purpose but enhanced or upgraded features;

"User" means Authorised Users and Unauthorised Users of the Service;

"User Insights" means the functionality in Investigation that enables the Customer or GBG to generate reports in relation to searches processed through Journeys and User activity which both contain Personal Data; usage reporting; analytics and any other functionality which may be added from time to time; and

"Version" means a particular release of the Go Service Platform as indicated by its version number. Version numbers are used to distinguish each new release of the Go Service Platform from the previous versions, all of which have the same general function but may have been improved, upgraded or customised as part of an Update or Upgrade.

- 1.1 The headings in this Agreement do not affect its interpretation.
- 1.2 References to clauses and sections are to clauses and sections of this Agreement.
- 1.3 A reference to a **"Party"** includes that Party's personal representatives, successors and permitted assigns.
- 1.4 A reference to a **"person"** includes a natural person, corporate or unincorporated body (in each case having separate legal personality or not) and that person's

personal representatives, successors and permitted assigns.

- 1.5 Any words that follow “**include**”, “**includes**”, “**including**”, “**in particular**” or any similar words and expressions shall be construed as illustrative only and shall not limit the sense of any word, phrase, term, definition or description preceding or following those words.
- 1.6 A reference to legislation is a reference to that legislation as amended, extended, re-enacted or consolidated from time to time.
- 1.7 Words in the singular include the plural and vice versa.
- 1.8 A reference to “**writing**” or “**written**” shall include electronic mail.

2. EVALUATION OF THE SERVICE

- 2.1 Where the Order Form states that the Order is for an Evaluation, the Evaluation Term shall begin on the Contract Start Date and continue for the Initial Term specified in that Order unless the Evaluation is terminated earlier as a result of the Customer reaching the Evaluation Value Limit as detailed below at clause 2.3.
- 2.2 The Parties agree that, during the Evaluation Term the Customer shall be entitled to use the Service to carry out Transactions without Charge up to the Evaluation Value Limit specified on the Order Form.
- 2.3 If the Customer exceeds the Evaluation Value Limit during the Initial Term, GBG will notify the Customer, and the Evaluation Term and Agreement will terminate early. If the Evaluation Value Limit is not reached during the Initial Term the Agreement will automatically expire at the end of the Initial Term.
- 2.4 On expiry or termination of the Agreement for an Evaluation, GBG will revoke the Customer's access to the Service, unless the Customer has subsequently purchased a full licence to use the Service beyond the Evaluation Term. In such circumstances, the subsequent Order and Order Form shall replace the prior Agreement.
- 2.5 For the avoidance of doubt clauses 6.4–6.7 shall not apply during an Evaluation.

3. PROVISION OF THE SERVICE

- 3.1 GBG will provide the Customer with the Service detailed in the Order Form and Service Page, in accordance with the terms set out in this Agreement.
- 3.2 GBG will use reasonable endeavours to provide the Service in accordance with any timetable agreed with the Customer. However, the Customer acknowledges and accepts that any dates given by GBG are estimates only and that delivery of the Service will be dependent upon the Customer's timely cooperation with GBG as well as other factors outside of GBG's reasonable control.
- 3.3 Where the Customer makes a Batch Request, the additional conditions set out in the Batch Schedule will apply.
- 3.4 Where relevant to the Service being provided, the Customer acknowledges and accepts that occasionally GBG, in providing the Service, may be required to:
 - (a) change the technical specification of the Service for operational reasons, to comply with applicable laws or

regulations or to reflect changes to Supplier Data used within the Service. Where a change is made for operational reasons, GBG will ensure that any such change does not materially reduce or detrimentally impact the performance of the Service;

- (b) give the Customer instructions which it reasonably believes is necessary to enhance or maintain the quality of any Service provided by GBG and GBG shall not be responsible for any errors in the Service resulting from the Customer's non-compliance with such instructions; and
 - (c) suspend the Service for operational reasons such as repair, maintenance or improvement or because of an emergency, in which case GBG will give the Customer as much on-line, written or oral notice as possible and shall ensure that the Service is restored as soon as possible following suspension.
- 3.5 GBG is not responsible for:
 - (a) any equipment, software, browser or server failure that is operated by a third party;
 - (b) any computer virus, malicious code or software entering the Customer software, hardware or infrastructure (except to the extent it was caused directly by GBG);
 - (c) any damage to equipment, hardware, programs or data, whether stored or used with the Services or otherwise, including the cost of repairing such equipment or hardware and the cost of recovering programs or data (except to the extent it was caused directly by GBG).
- 3.6 Notwithstanding anything to the contrary in this Agreement, GBG may monitor the Customer's use of the Service and collect and compile data and information relating to Customer's use of the Service to be used by GBG in an aggregated and anonymised manner, including to compile statistical and performance information related to the provision and operation of the Services (“**Aggregated Statistics**”). The Customer acknowledges and accepts that GBG may (i) make Aggregated Statistics publicly available in compliance with Applicable Data Protection Laws and (ii) use Aggregated Statistics to the extent and in the manner permitted under Applicable Data Protection Laws, provided that such Aggregated Statistics do not identify the Customer or the Customer's Confidential Information.
- 3.7 Where required, GBG reserves the right to request additional documentation or information from the Customer as necessary to meet its own or its Supplier's due diligence requirements. If the Customer fails to provide the required information or documentation or does not meet the due diligence standards, GBG may cease providing that element of the Service.
- 3.8 The Customer acknowledges and accepts that if a third-party Supplier ends its agreement with GBG, or the agreement expires, and no suitable replacement is found, access to that Source will stop without liability. GBG will, where possible, give the Customer reasonable notice before the Source is terminated (unless the agreement is terminated immediately by GBG or the Supplier).

3.9 The Customer acknowledges that some of the Services under this Agreement may be provided directly by GBG or through one of its Group Companies. GBG reserves the right to delegate the performance of any of its obligations to its Group Companies as may be required.

3.10 The Parties warrant that they shall comply with all applicable legislation, instructions and guidelines issued by regulatory authorities, relevant licences and any other codes of practice which apply to:

- (a) the Customer and its use of the Service including those which relate to the provision of Customer Data; and
- (b) to GBG and its provision of the Service including those which relate to the provision of Results or, only to the extent relevant, receipt of Customer Data.

4. USE OF THE SERVICE

4.1 The Customer shall comply with the terms of the Agreement and shall only use the Service for the Permitted Purpose. Accordingly, the Customer agrees that:

- (a) the Services are not provided by a "consumer reporting agency" nor do the Services (nor any Results) constitute "consumer reports" as defined in the FCRA; and
- (b) the Services and Results may not be used as a factor in determining eligibility for credit, insurance, employment or any other purpose for which a consumer report may be used under the FCRA (or any other similar consumer credit law in the United States of America).

4.2 Use of the Service is subject to the limitation of the Licence as set out in the Order Form and clause 4.4.

4.3 GBG reserves the right to audit the Customer's use of the Service to check compliance with the terms of the Licence in accordance with clause 13 of this Agreement. In the event that such audit reveals that the Customer has exceeded the scope of the Licence, GBG shall be entitled to recover the full cost of the audit and to seek to amend the Customer's pricing in accordance with clause 6.6.

4.4 The Service is provided solely for the Customer's own business use. The Customer must not resell (or attempt to resell) or sub-licence (or attempt to sub-licence) or transfer (or purport to transfer) the Service (or any part or facility of it, including the Results) to any third-party.

4.5 The Customer acknowledges that:

- (a) any Journey templates provided by GBG as part of the Service are solely recommendations; and
- (b) it is the Customer's responsibility to configure and create the correct Journey and produce a Decision that meets their business and regulatory requirements.

4.6 The Customer shall only access the Service as permitted by GBG and shall not attempt at any time to circumvent system security or access the source software or compiled code.

4.7 The Customer shall be responsible for the completeness of all Customer Data provided to GBG as part of its use of the Service in accordance with Applicable Data Protection

Laws and should retain back-up copies of all Customer Data provided to GBG.

4.8 The Customer is responsible for the acts and omissions of all Users of the Service and is liable for any failure by a User to perform or observe the terms and conditions of the Agreement including without limitation to the provisions set out in the Additional Terms, Standard Support Services schedule, any instructions issued under clauses 3.4(b) and 4.11.

4.9 Restrictions for Compliance with US laws. The Customer shall not at any time, directly or indirectly permit any Authorised Users to export or re-export the Service or any underlying information or technology:

- (a) into (or to a national resident of) any country to which the U.S. embargo restricts the export of goods or services as of the Contract Start Date and thereafter, including without limitation Cuba, Iran, Lebanon, North Korea, Syria, Sudan, Venezuela and the Crimea region of Ukraine (which the Customer acknowledges that such list may change from time to time pursuant to U.S.law; and
- (b) To anyone on the U.S. Treasury Department's list of specially designated nationals or the U.S. Commerce Department's table of denial orders.

4.10 Inactivity. The Customer acknowledges and accepts that GBG may de-active the User accounts or terminate the Agreement for the Service where the account is inactive for a period of thirteen (13) months or longer.

4.11 Investigation. The Customer must and shall ensure that its Users must not upload unrelated information within Investigation, including but not limited to bank account details, social security numbers (SSN), financial information, sensitive personal information as defined under Applicable Data Protection Law (such as medical information), or malicious content ("**Prohibited Material**"). Uploaded information must only be relevant to the Transaction and should therefore exclude any Prohibited Material. GBG shall not be liable to the Customer or any claim made by a third party for loss, damage, or liability arising from the Customer's failure to comply with the provisions of this clause 4.11.

4.12 The Customer must "opt-in" to User Insights within Investigation to utilise its capabilities and generate reports. The Customer agrees that by opting in to User Insights, it allows GBG access to Customer Data within Investigation for the purpose of advising the Customer on optimal utilisation of the Service.

4.13 Preview Site. Access to the Preview Site will be provided to the Customer for the Term of the Agreement. Access to the Preview Site shall be allowed without Charge up to an agreed figure ("**Monthly Preview Volume**") provided that:

- (a) The Service is not being used for any productive or commercial purpose;
- (b) The Service is only being used for processing the Customer's existing Customer Data

4.14 The Customer agrees that any usage in excess of The Monthly Preview Volume will be charged in accordance with the Charges outlined in the Order Form. Any amount

not used in the month period to which the Monthly Preview Volume applies cannot be carried over into subsequent periods.

- 4.15 The Customer shall not make available the Preview Site or any information derived by use of, reference to, or comparison with the Preview Site to any person, or use of any of the same other than solely for the purpose of trialling the Service; nor shall the Customer use the Preview Site in the provision of any services to any other individual or organisation for gain or otherwise unless such use is specifically authorised in writing by GBG.
- 4.16 Notwithstanding the Standard Support Services, the Customer acknowledges that the technical specification and operation of the Preview Site and the service levels, response times, support or maintenance provided in relation to the Preview Site shall be at GBG's discretion.
- 4.17 The Customer shall be responsible for:
- (a) ensuring that it has a minimum of one System Administrator;
 - (b) informing GBG of any changes to the System Administrator's contact details without undue delay;
 - (c) providing the telecommunications and network services and correctly configured hardware and other equipment needed to connect to the Service;
 - (d) the configuration and management of access to the Service including configuration of the Customer's network, Journey, firewall, DNS, routers and personal computers; and
 - (e) Notifying GBG of any third-party service providers that the Customer may integrate the Service into that are not internal systems/machines. The Customer agrees to take full responsibility for the acts and omissions of such third-party service providers in respect of its use of the Services and compliance with the terms of the Agreement.
- 4.18 The Customer must inform GBG, without undue delay, of any changes to the information which the Customer supplied within the Order Form.

5. SECURITY

- 5.1 The Customer is responsible for the security and proper use of all User identities ("User IDs") and passwords used in connection with the Service (including maintaining and enforcing a robust password policy) and compliance with any additional security requirements as outlined in the Agreement.
- 5.2 The Customer shall take all necessary steps to ensure that User IDs are kept confidential, secure, are used properly by Authorised Users and are not disclosed to any unauthorised parties whether intentionally or otherwise.
- 5.3 The Customer must immediately inform GBG if there is any reason to believe that a User ID or password has, or is likely to, become known to an Unauthorised User, or is being, or is likely to be, used in an unauthorised way.
- 5.4 To maintain the security of the Services, GBG reserves the right to:
- (a) update User ID and security processes for the Services from time to time; and

- (b) suspend User ID and password access to the Services if at any time GBG reasonably considers that there is, or there is likely to be, a breach of security, misuse of Service or access granted to an Unauthorised User and/or to require the Customer to change any or all of the passwords used by the Customer in connection with the Service.

6. CHARGES AND PAYMENT

- 6.1 The Customer shall pay all invoices issued by GBG within twenty-eight (28) days from the date of the invoice and in accordance with the terms of this clause 6.
- 6.2 Charges will be invoiced and payable in the currency agreed on the Order Form. Where applicable, Sales Tax will be added to the Charges.
- 6.3 Where agreed in the Order Form that the Charges will be invoiced and paid in a currency other than the local currency of GBG Billing Entity, GBG will base the pricing set out in this Order Form on the exchange rate as at the Contract Start Date of the Order. The exchange rate will be the midmarket rate as shown by the XE Currency Converter, as shown at the following website www.xe.com. Notwithstanding this, if the exchange rate moves plus or minus 10% then either Party (acting reasonably) reserves the right to renegotiate the Charges within the Agreement in line with prevailing exchange rates.
- 6.4 Subject to clause 6.6 and 6.7, the Charges shall apply for the Initial Term set out in the Order Form. On renewal GBG reserves the right to increase all Charges by no more than 15%. GBG shall invoice the Customer for the Charges applicable to that Renewal Term.
- 6.5 GBG shall notify the Customer at least 90 days prior to the expiry of the Initial Term or Renewal Term of such increase detailed above.
- 6.6 The Customer acknowledges that the Licence Fee is based on the estimated Annual Journey Volume as detailed on the Order Form. During each contractual year and prior to any Renewal Term, GBG will evaluate the Annual Journey Volume. In the event the actual Annual Journey Volume exceeds the estimated Annual Journey Volume by more than 10% in any contractual year, GBG shall be entitled to amend the Licence and increase the Licence Fee for the following contractual year or for any Renewal Term.
- 6.7 In the event GBG receives notice of a price increase imposed by its third-party Suppliers, which renders GBG's provision of that element of the Services no longer commercially viable and there is no suitable alternative, then, on written notice to the Customer, GBG shall have the right to increase the Charges accordingly.
- 6.8 Where the Customer has agreed to an Annual Commitment, GBG shall monitor the Charges owed for Transactions carried out during each contractual year. In the event that the Charges paid or payable by the Customer in relation to the Transaction carried out via the Services are less than the Annual Commitment in total, then the Customer agrees to pay to GBG (within 14 days of receipt of GBG's invoice) the outstanding balance to ensure that the Annual Commitment is met.

- 6.9 Where relevant, all Charges for Transactions will be deducted from the Prepayment on a monthly basis until the Prepayment is used up and thereafter shall be invoiced monthly in arrears. At the end of the Initial Term or Renewal Term any Prepayment will expire and cannot be carried forward.
- 6.10 If the Customer fails to pay any part of the Charges when due, it shall be liable to pay GBG interest on such part of the Charges from the due date for payment at the relevant statutory annual rate in the country in which the GBG Billing Entity is based. An annual rate of 10% will be applied in countries where there is no statutory rate.
- 6.11 The Customer shall make all payments due under the Agreement without any deduction whether by set-off, counterclaim, discount, abatement or otherwise.
- 6.12 Notwithstanding the provisions above, if specified on the Order Form that:
- (a) the Customer is to pay the Charges in advance or as a Prepayment, then such payments shall be made on, or before, the date specified on the Order Form; and/or
 - (a) the Customer is to pay the Charges by automatic payment methods, then the necessary bank instructions shall be completed by the Customer on or before Contract Start Date and such payments shall be collected on the date agreed by the Parties.
- 6.13 GBG reserves the right to mandate that the Customer pays such Charges by way of automatic payment methods by providing the Customer with thirty (30) days' written notice. In such circumstance the Customer shall complete the necessary bank instructions, and such payments shall be collected on the date agreed by the Parties.
- 6.14 GBG reserves the right to charge the Customer for all Charges associated with the use of the Service, including where:
- (a) There is overuse of the Service (i.e., use in excess of the amount initially Licenced on the Order Form); and/or
 - (b) an Unauthorised User has gained access to the Service as a result of the Customer's failure to take appropriate security precautions in accordance with clause 5.

7. INTELLECTUAL PROPERTY RIGHTS AND LICENCE

- 7.1 GBG grants to the Customer:
- (a) a non-exclusive, non-transferable licence to the Customer for its Authorised Users to use, access and benefit from the Service/Results during the Term in accordance with the terms of the Licence; and
 - (b) a perpetual licence to use the individual Results (including any Supplier Data received as part of the Results) of each Transaction providing that it does so in accordance with all Applicable Data Protection Laws and relevant licence provisions set out in the Additional Terms.
- 7.2 The Customer acknowledges that all IPR:

- (a) in the Service and/or Results belong and shall continue to belong to GBG and/or GBG's Suppliers. Consequently, the Customer may not use the Service or Results outside of the terms of the Licence granted to it under this Agreement;
 - (b) in and to any Insights, User Insights and Aggregated Statistics created by GBG belong and shall continue to belong to GBG; and
 - (c) in documents generated as a result of the provision of Professional Service or Standard Support Service including any template Identity Documents added to the Document Library for the addition of new document types shall belong to and continue to belong to GBG.
- 7.3 If a Customer or any Customer Group Company provides any feedback and suggestions for improvement relating to the Service ("**Feedback**"), GBG and/or GBG's Group Companies may freely reproduce and use the Feedback without charge or limitation. The Customer hereby assigns to GBG and its Group Companies all right, title and interest contained in the Feedback for any purpose whatsoever, although GBG shall not be required to use any Feedback. The Customer will not knowingly provide to GBG any Feedback that is subject to third party intellectual property rights.
- 7.4 GBG acknowledges that all IPR in the Customer Data belong and shall continue to belong to the Customer. The Customer grants to GBG a non-transferable, non-exclusive, royalty free licence to use, disclose and copy the Customer Data to enable GBG to provide the Service and carry out its obligations under this Agreement.
- 7.5 If any third-party makes or threatens to make a claim against GBG, the Customer or one of GBG's Suppliers that the use of the Service and/or Results or part thereof infringes any third-party's Intellectual Property Rights, GBG shall be entitled to do one or more of the following:
- (a) suspend any part of the delivery of the Service or Results that is subject to the infringement claim made by the third-party;
 - (b) modify the Service or Results, to avoid any alleged infringement, provided that the modification does not materially affect the performance of the Service;
 - (c) if the remedies at 7.5(a) and/or (b) are not reasonably possible or commercially viable, terminate the Agreement or affected part of the Agreement upon written notice to the Customer and, subject to clause 8.2 below, provide a refund of any Prepayment made by the Customer which at the date of termination has not been and will not be credited against Charges due to GBG for the use of the relevant element of the Service.
- 7.6 Except as expressly permitted under the Agreement or by law, the Customer warrants that it will not:
- (a) use or exploit the Intellectual Property Rights in the Service and/or Results or permit others to use or exploit the Intellectual Property Rights in the same outside of the terms of the Licence;

- (b) use, copy, modify, exploit, adapt, or create derivative works from the Service and/or Results;
- (c) decode, reverse engineer, disassemble, decompile or otherwise translate or convert the Services;
- (d) attempt to circumvent or interfere with any security features of the Services; and/or
- (e) assign, sub-licence, lease, resell, or distribute the Services and/or Results or in any other way enable or permit others to use, exploit or benefit from the Intellectual Property Rights in the Service and/or Results;

7.7 The Customer further warrants that:

- (a) GBG's compliance with any designs or specifications provided by the Customer or on the Customer's behalf will not infringe the rights of any third party; and
- (b) the use by GBG of the Customer Data in accordance with the Customer's instructions, and in accordance with the terms of the Agreement, will not infringe any third party's Intellectual Property Rights.

8. INDEMNITY

- 8.1 GBG will indemnify the Customer against all liabilities, costs, expenses, damages and losses incurred by the Customer as a direct result of any third-party instituting any legal or court action against the Customer that the Customer's use of the Service and/or Results, in accordance with the terms of this Agreement, infringes that third-party's Intellectual Property Rights (a "Claim"), provided that the Customer:
- (a) notifies GBG promptly and in any event within 5 Business Days on becoming aware in writing of any Claim;
 - (b) makes no admission or compromise relating to the Claim or otherwise prejudices GBG's defence of such Claim;
 - (c) allows GBG to conduct all negotiations and proceedings in relation to the Claim;
 - (d) gives GBG all reasonable assistance in doing so (GBG will pay the Customer's reasonable expenses for such assistance); and
 - (e) takes all reasonable steps to mitigate its losses.
- 8.2 GBG shall not be liable to provide any refund, or meet any Claim under the indemnity at this clause 8, arising as a result of the use of the Service and/or Results in breach of the Customer warranty within clause 7.7 or to Claims caused by designs or specifications made on the Customer's instructions.

9. CONFIDENTIALITY AND PUBLICITY

- 9.1 Each Party undertakes that it shall not at any time disclose the other Party's Confidential Information to any third-party except as permitted by clauses 9.4 and/or 9.6, or to the extent necessary for the proper performance of this Agreement.
- 9.2 Each Party warrants to the other that it shall apply the same security measures and degree of care to Confidential Information disclosed to it as it takes in protecting its own

Confidential Information and in any event no less than that which a reasonable person or business would take in protecting its own Confidential Information.

- 9.3 Neither Party shall use the other Party's Confidential Information for any purpose other than to perform its obligations under the Agreement.

- 9.4 Each Party may disclose the other Party's Confidential Information:

- (a) to its or its Group Companies' employees, officers, representatives, advisers and third-party suppliers who need to know such information to perform its obligations under the Agreement. Each Party shall ensure that its and its Group Companies' employees, officers, representatives, advisers and third-party suppliers to whom it discloses the other Party's Confidential Information comply with this clause 9.

- (b) where the other Party agrees it may be disclosed;

- (c) where disclosure is strictly necessary for the proper performance of this Agreement; and/or

- (d) as may be required by law, court order or any governmental or regulatory authority,

provided that in the case of (a), (b) and/or (c), the relevant Party shall ensure that any person to whom it discloses the Party's Confidential Information complies with obligations no less protective of the Confidential Information than those contained within this clause 9.

- 9.5 For the purposes of this clause 9, Confidential Information shall not include information which:

- (a) is or becomes generally available to the public (other than through a breach of this Agreement).

- (b) is lawfully in the possession of the other Party before the disclosure under this Agreement took place;

- (c) is obtained from a third-party who is free to disclose it; and/or

- (d) the Parties agree in writing is not confidential.

- 9.6 Notwithstanding the terms of this clause 9, once the Order Form has been signed by both Parties, GBG may: (a) issue a press release relating to the Parties' entry into this Agreement; and/or (b) reference the Customer within GBG's marketing collateral by including the Customer's logo, a testimonial and/or case study.

10. DATA PROTECTION

- 10.1 Both Parties will comply with their respective obligations as set out in the DPA and this clause 10 together with any additional privacy provisions that relate to the use of certain Sources and/or Results, as set out in the Additional Terms.

- 10.2 Where utilised, the Customer acknowledges that the Service performs face match and liveness tests, which involve Processing of biometric data for Identity Document authentication purposes. This is a special category of Personal Data under Applicable Data Protection Laws, which requires explicit written consent to be given by the Data Subject as a condition for Processing such data. The Customer acknowledges that GBG has no interaction with the Data Subject, and as a consequence it will be the responsibility of the Customer to obtain and log the Data

Subject's explicit written consent on GBG's behalf and inform the Data Subject that GBG is acting as a separate independent controller, where relevant.

- 10.3 The Customer shall, where required under Applicable Data Protection Laws and in accordance with all its obligations under the DPA, disclose GBG's processing of biometric data to the Data Subject and/or provide a link to GBG's privacy notice to disclose the processing details which can be found here: <https://www.gbgplc.com/en/legal-and-regulatory/products-services-privacy-policy/>.
- 10.4 As part of the Service, the Customer may provide or GBG may request samples of Identity Documents to improve the accuracy of GBG's Document Library. In such event, the Customer shall be responsible for obtaining the express Consent (as defined in the DPA) of the Data Subject for the collection, and Processing of the Data Subject's Personal Data for such purpose together with any other requirements under Applicable Data Protection Laws.

11. LIABILITY

- 11.1 Neither Party limits its liability for any type of liability that cannot by law be excluded or limited; for fraud or fraudulent misrepresentation; wilful or deliberate misconduct or gross negligence; and for all Charges or monies due under this Agreement.
- 11.2 Save as set out in clause 11.1 each Party's aggregate liability to the other Party under or in connection with this Agreement, in respect of clauses 7 (Intellectual Property Rights) and 8 (Indemnity); shall be subject to a cap of £1,000,000 GBP (or equivalent in local currency).
- 11.3 Save as set out in clause 11.1 each Party's aggregate liability to the other Party under or in connection with this Agreement in respect of clauses 5 (Security), 9 (Confidentiality and Publicity) and 10 (Data Protection) shall be limited to twice the Charges payable under this Agreement in the 12-month period preceding the breach.
- 11.4 Subject to clauses 11.1, 11.2, and 11.3 each Party's aggregate liability to the other Party under or in connection with this Agreement, whether such liability arises in contract, tort (including, without limitation, negligence) misrepresentation or otherwise, shall be limited to either the Charges payable in the 12-month period preceding the breach, or £20,000 GBP (or equivalent in local currency) whichever is the greater.
- 11.5 Neither Party shall be liable for loss of profits, loss of business or anticipated savings, loss of or damage to reputation, loss of or damage to goodwill, any special, indirect or consequential loss or damage.
- 11.6 Due to GBG's reliance on Suppliers, and telecommunication services, over which GBG has no direct control, GBG cannot warrant:
- (a) the accuracy, suitability and/or uninterrupted availability of the Service or Results; and
 - (b) that the use of the Service and/or the Results will meet the Customer's business requirements, and the Customer accepts that the Service was not designed

or produced to its individual requirements and that it was responsible for its selection;

consequently, the Customer agrees that except as expressly set out in this Agreement, all warranties, conditions and other terms relating to the Service and/or Results whether express or implied by law, custom or otherwise are, to the fullest extent permitted by law, excluded from the Agreement. GBG shall not be responsible for the decisions that the Customer makes as a result of the information, Service, Results or data that GBG provides to the Customer under this Agreement (including its decision to onboard an individual as its customer following a Decision configured by the Customer as part of the Service).

12. TERM AND TERMINATION

- 12.1 Save where an Order is for: (i) an Evaluation as set out in clause 2 above or (ii) a Batch as set out at clause 12.2 below, the Agreement will start on the Contract Start Date and will continue for the Initial Term and shall automatically renew for further Renewal Terms unless terminated earlier in accordance with this Agreement.
- 12.2 Where a Batch Request is made by the Customer, the Batch Term shall begin on the date of the Batch Request and shall continue: (i) in the case of a one-off Batch Request, until the Batch is complete or terminated earlier in accordance with the Agreement, or (ii) in the case of a Batch Request for ongoing Batches for the Initial Term and shall automatically renew for further 12-month Renewal Terms unless terminated earlier in accordance with the terms of the Agreement.
- 12.3 Either Party may terminate this Agreement:
- (a) Save in respect of a one-off Batch Request, by providing at least 60 days' notice prior to the end of the Initial Term or any Renewal Term; or
 - (b) on immediate notice in writing to the other if any of the following applies:
 - (i) the other Party commits a material or persistent breach of this Agreement, which is capable of remedy, and it fails to remedy the breach within ten (10) Business Days of a written notice to do so. A breach shall be capable of remedy if the Party in breach can comply with the provision in question in all respects other than as to the time of performance;
 - (ii) the other Party commits a material or persistent breach of this Agreement which cannot be remedied; and/or
 - (iii) if one Party's financial position deteriorates to such an extent that in the other Party's reasonable opinion its capability to adequately fulfil its obligations under this Agreement has been placed in jeopardy.
 - (c) in accordance with any other termination rights expressly stated within this Agreement.
- 12.4 Suspension. GBG may suspend all or part of the Service in the event that the Customer breaches or GBG acting reasonably suspects that the Customer has committed a material breach of this Agreement. In the event of such

suspension GBG shall, where practicable, use commercially reasonable efforts to:

- (a) provide the Customer with notice and a reasonable opportunity to remedy the issue; and
- (b) remove the suspension as quickly as reasonably practicable once the issue has been remedied.

12.5 Effect of Termination. Upon termination of the Agreement (or part thereof):

- (a) the Customer will: (i) cease using the Service (ii) where applicable, remove any software installed within the Customer's own environment and (iii) promptly pay any Charges due;
- (b) GBG will cease providing the Services; and
- (c) The Customer may continue to use the Results and Decisions generated as a result of its use of the Service subject to any conditions set out in the Additional Terms.

12.6 For the avoidance of doubt, if GBG terminates the Agreement following a breach by the Customer, the Customer agrees to pay GBG the Charges due (including any Prepayments), if any, for the remaining part of the Initial Term or Renewal Term (as applicable).

12.7 The termination of this Agreement does not affect the accrued rights, remedies and obligations or liabilities of the Parties existing at termination, nor shall it affect the continuation in force of any provision of this Agreement that is expressly or by implication intended to continue in force after termination.

13. AUDIT, INSPECTIONS AND RECORDS

13.1 The Parties acknowledge and accept that, due to the nature of the Services provided, a mutual right to carry out an audit and/or inspection is required for each Party to be able to verify and monitor the other Party's compliance with its material obligations under the Agreement. The following provisions of this clause 13 are to give effect to that requirement.

13.2 The Auditing Party shall:

- (a) be entitled to conduct an on-site audit or to appoint a third-party auditor, subject to the Auditing Party and/or its third-party auditor's agreement to reasonable and appropriate confidentiality undertakings.
- (b) at a Supplier's request and as defined in GBG's Additional Terms, may be accompanied by their representatives during the Audit.
- (c) conduct audits in a manner that does not materially disrupt, delay or interfere with business.
- (d) be entitled to take copies of any relevant records, information, documents or data obtained as may be reasonably required.
- (e) provide reasonable prior notice of any such audit, save where:
 - (i) the Auditing Party reasonably believes that the Audited Party is in breach of its obligations under the Agreement; and
 - (ii) such notice is likely to prejudice or unreasonably delay the investigation of such breach, for example in the case of a Data Breach (as defined

in the DPA) or security incident involving Personal Data.

13.3 Audits shall not be carried out on more than one occasion per year of the Agreement unless the Auditing Party reasonably believes that the Audited Party is in material breach of the Agreement.

13.4 If any audit undertaken in accordance with this clause 13 identifies a breach of the Agreement by the Audited Party, then without prejudice to any rights and/or remedies the Auditing Party may have the Audited Party shall take the necessary steps to comply with its obligations.

13.5 The provisions of this clause 13 shall survive termination or expiry of the Agreement for a period of 12 months.

14. DISPUTE RESOLUTION

14.1 If a dispute arises out of or in connection with this Agreement or the performance, validity or enforceability of it (a "**Dispute**") then the Parties shall follow the procedure set out in this clause 14, specifically:

- (a) either Party shall give to the other written notice of the Dispute, setting out its nature and full particulars (a "**Dispute Notice**"), together with relevant supporting documents. On service of the Dispute Notice, authorised representatives of GBG and the Customer shall attempt in good faith to resolve the Dispute;
- (b) if the authorised representatives of GBG and the Customer are, for any reason, unable to resolve the Dispute within 10 Business Days of service of the Dispute Notice, the Dispute shall be escalated, appropriately in the circumstances, within GBG and the Customer in an attempt in good faith to resolve the matter; and
- (c) if, following escalation of the Dispute as described in clause 14.1(b) above, GBG and the Customer are for any reason unable to resolve the Dispute within thirty (30) Business Days of it being escalated, then the Parties may attempt to settle it by way of mediation. Should the Parties fail to reach a settlement within 25 Business Days from the date of engaging in such mediation, the Parties shall be entitled to refer the Dispute to the courts in accordance with clause 20.2.

14.2 Notwithstanding clause 14.1 above, the Parties acknowledge that damages alone may not always be an adequate remedy for a breach by the other Party of the terms of this Agreement. Without prejudice to any other rights and remedies it may have, the injured Party shall be entitled to seek specific performance and/or injunctive or other equitable relief at any point should that Party deem it necessary to protect the legitimate business interests of that Party.

15. EVENT OF FORCE MAJEURE

15.1 Neither Party shall be in breach of this Agreement nor liable for any delay in performing, or failure to perform, any of its obligations under this Agreement if such delay or failure results from an Event of Force Majeure. In such circumstances, the affected Party shall be entitled to a

reasonable extension of the time for performing such obligations. If the period of delay or non-performance continues for thirty (30) days, the Party not affected may terminate the Agreement immediately by giving written notice to the affected Party.

16. NOTICES

16.1 Notices required to be given under this Agreement must be in writing and may be delivered by email, hand or by courier, or sent by first class post to the following addresses:

- (a) to GBG:
 - (i) at its registered office address and marked for the attention of the Head of Legal; or
 - (ii) by email to legal@gbgplc.com or other email address as notified from time to time; and
- (b) to the Customer:
 - (i) at the address listed on the Order Form or the Customer's registered office address (in the case of a corporate body); or
 - (ii) by email to the address specified by the Customer as its legal notice email address on the Order Form or if not provided or undeliverable, to such other Customer contract email address as set out on the Order Form and updated from time to time.

16.2 Any notice shall be deemed to have been duly received:

- (a) if delivered by hand or by courier, when left at the address referred to in clause 16.1 or if sent by first class post, two Business Days after the date of posting.
- (b) if delivered by email at the time of transmission, or, if this time falls outside business hours in the place of receipt, when business hours resume. In this clause 16.2(b) business hours means 9.00am to 5.00pm on Business Days.

16.3 This clause does not apply to the service of any proceedings or other documents in any legal action.

17. BRIBERY, TAX EVASION AND ETHICAL TRADING

17.1 Both GBG and the Customer undertake:

- (a) not to engage in Tax Evasion or the Facilitation of Tax Evasion of any kind in any territory;
- (b) to implement reasonable procedures to prevent the Facilitation of Tax Evasion by Persons Associated with the relevant Party;
- (c) to take such steps as may be required to ensure compliance with all applicable laws relating to anti-bribery, anti-corruption, modern-slavery and human trafficking (the "**Compliance Requirements**");
- (d) to implement, maintain and, where appropriate, enforce its own policies and procedures as required to comply with the Compliance Requirements throughout the term of the Agreement;
- (e) not to do, or omit to do, any act that will cause the other Party to be in breach of the Compliance Requirements;
- (f) to promptly provide the other Party with such information as it may request in order to comply with

its own reporting obligations under the Compliance Requirements; and

- (g) to promptly report to the other Party any request or demand for any undue financial or other advantage of any kind received by that Party in connection with the performance of this Agreement.

17.2 Each Party shall promptly and without undue delay, notify the other as soon as it becomes aware of a breach of any of the requirements in this clause 17.

18. UPDATES AND UPGRADES

18.1 As part of GBG's ongoing product lifecycle management programme, GBG will, from time to time, carry out Updates to the Go Service Platform. In such circumstances where:

- (a) The Update is made automatically to the live Go Service Platform without the need for action on the part of the Customer, GBG shall notify the Customer of such Updates via its Service Status Page available at gbgstatus.com;
- (b) The Customer is required to take steps to install the Update and/or transition to the latest Version of the Go Service Platform. GBG will inform the Customer in writing of such Update and advise them of the steps they need to take. The Customer will, as soon as reasonably possible, carry out the necessary steps detailed in the notice.

18.2 After releasing a new Version of the Go Service Platform that requires installation by the Customer, GBG will continue to support the previous Version or Versions of the product for a reasonable period of time to allow the Customer to transition to the Current Version. All Supported Versions of the Go Service Platform will be listed on the Service Page.

18.3 The cost of Updates to the Service are included in the Charges payable by the Customer. If additional Professional Services are required by the Customer in connection with an Update, GBG reserves the right to quote for such support separately.

18.4 From time to time, GBG may release Upgrades to the Go Service Platform. Unless otherwise agreed in writing, the Customer shall not be entitled to receive Upgrades under this Agreement. Consequently, the Parties acknowledge and accept that to receive the benefit of an Upgrade the Customer may be required to pay additional Charges and/or sign up to new terms and conditions.

18.5 Where GBG is no longer able to support a Version of the Go Service Platform, GBG shall provide the Customer with reasonable prior notice of its intention to withdraw support for the Discontinued Version. Such notice shall include details of:

- (a) the date on which the Discontinued Version will cease to be available to the Customer.
- (b) the action required by the Customer to implement, install, integrate or move to the Current Version of the Go Service Platform as part of an Update or Upgrade; and

- (c) the support available from GBG to assist the Customer with the transition to the Current Version as part of any Update or Upgrade.

18.6 If the Customer fails to transition to the Current Version of the Go Service Platform within the specified time period in accordance with clause 18.5 above, GBG may, at its sole discretion from the date specified on the notice given in accordance with clause 18.5:

- (a) cease to provide Standard Support Services to the Customer in relation to the Discontinued Version; or
- (b) terminate this Agreement or part of this Agreement.

19. MISCELLANEOUS

19.1 The Parties acknowledge and accept that GBG may be required to make changes to the Agreement from time to time. In such circumstances the process outlined in this clause 19.1 shall apply. Specifically:

- (a) GBG shall be entitled to make changes to the Additional Terms as required to reflect a change to the Dataset/Source or Supplier Data change, a change in Supplier, a change to the licencing terms imposed on GBG by the relevant Supplier and/or a change in regulation, law or guidance. In such circumstances, GBG will promptly notify the Customer of the change;
- (b) GBG shall be entitled to make changes to the Agreement as required to reflect either: (i) a change in regulation, law or guidance and (ii) to update the schedules within the DPA or to add in new countries not previously covered by the DPA schedules. Where a change to the Agreement is considered by GBG (acting reasonably) to be material and/or negatively impacts the delivery of the Service, GBG will promptly notify the Customer of the change.

19.2 Save as set out in clause 19.1, all changes to the Agreement must be recorded in writing and signed by both Parties.

19.3 The Customer may not assign or transfer (in whole or in part) any of its rights or obligations under the Agreement, without GBG's prior written consent (such consent not to be unreasonably withheld or delayed).

19.4 GBG will grant consent to a Customer assignment provided that, the assignment would not:

- (a) put GBG in breach of regulatory requirements including Applicable Data Protection Laws;
- (b) put GBG in breach of its contractual obligations to its Suppliers;
- (c) conflict with the provisions set out in the Additional Terms; or
- (d) be to a competitor of GBG.

19.5 GBG may assign its rights and obligations to a GBG Group Company or a potential purchaser in a mergers and acquisition transaction without consent.

19.6 Save where expressly stated in the Agreement, no term of the Agreement is intended to confer any benefit on or be enforceable by any third-party whether automatically granted by any applicable legislation or otherwise.

19.7 This Agreement constitutes the entire agreement between the Parties and replaces and supersedes all previous written or oral agreements relating to its subject matter.

19.8 The Parties agree that:

- (a) neither Party has been induced to enter into this Agreement by any representation, warranty or other assurance not expressly incorporated into it; and
- (b) its only rights and remedies in relation to any representation, warranty or other assurance are for breach of contract and that all other rights and remedies are excluded, except in the case of fraud.

19.9 In the event of a conflict in respect of the provisions of this Agreement the Special Conditions (if applicable) and the Additional Terms shall take precedence.

19.10 If any provision of this Agreement (or part of any provision) is found by any court or other authority of competent jurisdiction to be invalid, illegal or unenforceable, that provision or part-provision shall, to the extent required, be deemed not to form part of this Agreement, and the validity and enforceability of the other provisions of this Agreement shall not be affected.

19.11 The Agreement may be executed in any number of counterparts, each of which when executed and delivered shall constitute an original of the Agreement, but all counterparts shall together constitute the same Agreement. No counterpart shall be effective until each Party has executed such counterpart.

19.12 No failure or delay by a Party to exercise any right or remedy under this Agreement or by law shall constitute a waiver of that or any other right or remedy nor shall it preclude or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy shall preclude or restrict the further exercise of that or any other remedy.

19.13 Unless otherwise stated herein, the rights and remedies provided under this Agreement are in addition to, and not exclusive of, any other rights or remedies provided by law.

20. GOVERNING LAW AND JURISDICTION

20.1 The Parties warrant that they each have the authority and capacity to enter into this Agreement.

20.2 This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed and construed in accordance with the laws and jurisdiction of England and Wales ("**Governing Law and Jurisdiction**"), save where the DPA specifies that certain provisions must be subject to local governing laws ("**Local Governing Law and Jurisdiction**").

20.3 Both Parties submit to the exclusive jurisdiction of the courts of the relevant Governing Law and Jurisdiction, save that either Party may elect to bring:

- (a) proceedings against the other Party in the courts of any Local Governing Law and Jurisdiction where required to by the DPA; and/or
- (b) enforcement proceedings against the other Party in the courts of any jurisdiction where such Party or such Party's property or assets may be found or located.

BATCH SCHEDULE

These terms shall apply where a Customer wishes to process a Batch on a one-off basis or on an ongoing basis during the Batch Term.

1. DEFINITIONS

- 1.1. The following definitions apply in addition to those contained within the Agreement:

"File Format" means the format in which Input Files are provided to GBG for processing (for example Surname, First Name, Address). The File Format is determined by the Customer.

"Input File" a file of Customer Data that GBG will process and enhance on receipt of a Batch Request in accordance with the terms of the Agreement in particular the terms set out in this Schedule.

2. PROVISION OF THE SERVICE

- 2.1. Where a Customer wishes to process a Batch on a one-off basis, on receipt of the Batch Request, GBG will process the Batch manually via its dedicated professional services team.
- 2.2. Where a Customer wishes to process Batches on an ongoing basis throughout the Batch Term, on receipt of the Batch Request, GBG will connect the Service into the Go Service Platform and provide the Customer with an appropriate url web address to enable the Batches to be processed.
- 2.3. Where relevant to the processing of the Batch, the following shall apply:
- (a) the Customer shall be responsible for delivering all necessary Input Files to GBG at the specified location in a readable condition within the delivery timescales agreed and, in the manner, quantity and form agreed by GBG;
 - (b) Input Files may be scanned for viruses and malware. Any Input Files that are found to contain such items will not be processed and the Customer will be notified;
 - (c) reprocessing of any Customer Data required due to any fault on the part of GBG or its employees to exercise reasonable skill and care shall be made at GBG's expense, subject to the Customer making available any information or Input Files necessary for such reprocessing;
 - (d) reprocessing of any Customer Data required as a result of a failure by the Customer to fulfil any of its delivery obligations set out in paragraph 2.3 (a) above, shall be carried out at the Customer's expense;
 - (e) GBG shall not be liable for deletion or destruction of or for damage to the Input Files and the Customer shall retain duplicates of all Customer Data and Input Files supplied, and
 - (f) GBG reserves the right to refuse to process any Input Files if, in its reasonable opinion: (i) the Input Files do not align with the agreed File Format for the relevant Customer account; (ii) such Input Files are provided by

the Customer contrary to any obligations or agreed terms contained within the Agreement, (iii) processing such Input Files would put either Party in breach of applicable laws or regulations, and (iv) the reasons for processing do not match the Permitted Purpose.

- 2.4. The Customer agrees to only send Input Files to GBG via SFTP.
- 2.5. The Customer shall notify GBG of the name and contact details of the individual(s) who will be granted access to the SFTP in order to upload Input Files to the Service
- 2.6. Log-in details will be provided to that individual by email and the password will be sent separately via phone or text.
- 2.7. No access to the SFTP will be granted before an Order Form has been fully executed by both Parties,