

# TERMS & CONDITIONS – FAIR USAGE POLICY

By clicking CONTINUE, you acknowledge and agree that:

1. UNSHACKLED.com
  - 1.1. We are a credit intermediary authorised by the Financial Conduct Authority. We may assist to offer unsecured loans and revolving credit facilities.
  - 1.2. We don't offer advice, so if you are not sure about what's best for your own financial situation you might want to seek independent advice.
2. The Lenders
  - 2.1. We will only share the information you have provided with Zopa Limited and with Vanquis Bank Limited and with Amigo (each a "Lender") who may use the information to assess your application, including keeping UNSHACKLED.com Limited informed about progress.
  - 2.2. Zopa Limited's registered address is 90 Fetter Lane, London EC4A 1EN.
  - 2.3. Vanquis Bank Limited's registered address is No.1 Godwin Street, Bradford, Yorkshire BD1 2SU. For more information about Vanquis Bank see [www.vanquis.co.uk](http://www.vanquis.co.uk)
  - 2.4. Amigo Loans registered address is Walton House, 56-58 Richmond Hill, Bournemouth, BH2 6EX
3. Soft Credit Search
  - 3.1. The Lender(s) will carry out a "soft credit search" to assess your eligibility for their finance product.
  - 3.2. A soft credit search allows the Lenders to check your credit report without leaving a record that other lenders can see. Although it is recorded on your credit file, the soft credit search can only be seen by you – and as it will be invisible to other lenders, it won't affect their lending decision or your credit score. You can perform 'soft credit searches' multiple times and it still won't affect your credit score. The Lenders use the results of the soft credit search as part of their credit scoring approach to check your creditworthiness and assess whether you would be successful if you apply for credit with them. If eligible, you can then receive an indicative offer before you complete the rest of the application form. If you are made an offer for credit which you accept, the Lender will conduct a final credit check. This check will be visible on your credit report to other lenders.
  - 3.3. The Lenders use the soft credit search along with their credit scoring methods to check your creditworthiness and assess whether you would be successful if you applied for their finance offer.
  - 3.4. If after checking your eligibility you decide to apply to one of the Lenders, a full application credit check will be conducted, which will be visible on your credit report to other lenders.
4. Your Information
  - 4.1. The Lenders will use your information to assess your creditworthiness and eligibility for their finance product.
  - 4.2. The Lenders may search the Electoral Roll and other information held about your present and previous addresses.
  - 4.3. Your information will be shared with a credit reference agency, which may keep a record of it but this will not affect your credit rating.
  - 4.4. For more information about each Lender's data privacy and retention policy please visit:
    - 4.4.1. Zopa's privacy policy, see <https://www.zopa.com/privacy-policy>;
    - 4.4.2. Vanquis Bank's privacy policy, see <https://www.vanquis.co.uk/privacy>;
    - 4.4.3. Amigo's privacy policy, see [https://www.amigoloans.co.uk/loans/terms#app\\_sharinginfo](https://www.amigoloans.co.uk/loans/terms#app_sharinginfo)
5. The Finance Offer
  - 5.1. After assessing your eligibility you may either be offered a loan provided by Zopa, an UNSHACKLED.com Credit Account provided by Vanquis Bank, or a Guarantor Loan from Amigo Loans, whichever one is most suited to you depending on the information you have supplied to us. If you are to receive a personalised quote, the applicable Lender will contact you at the email address you provide for that purpose.
  - 5.2. If you then decide to go ahead with your loan or credit application (as the case may be) with the applicable Lender the Lender will then carry out a full application credit check.
6. Vanquis Products and Applications

- 6.1. Vanquis may search your credit record at credit reference agencies, fraud prevention agencies or other relevant sources in relation to your application for an UNSHACKLED.com Credit Account or other Vanquis product, and they will supply Vanquis with credit and/or identification information.
- 6.2. For the purposes of credit assessment and analysis, and to provide other products and services to you, your information may be shared within Vanquis' agents, processors and sub-contractors; any of Vanquis' approved suppliers; the police, if required by law; any relevant regulatory authority, if required by law; and/or anyone to whom Vanquis transfer or may transfer its rights and duties under this agreement.
- 6.3. Vanquis will retain information provided by you in order that identity theft, credit management, short to medium term consumer finance, credit cards, credit facilities, general insurance and life assurance, banking, multi discount membership products or customer reward programmes and other relevant products or services provided by Vanquis or its partners may be offered to you in the event of your application being declined or following account closure. Vanquis may contact you for these purposes by post or telephone. Vanquis may also contact you for these purposes by email, social media, mobile text and/or messaging service (SMS) for a period of up to two years from either the date of your application (if your application is unsuccessful), or your account closing.
- 6.4. If you do not want to be contacted by Vanquis for marketing purposes or your information to be used for marketing purposes by Vanquis, you can write to Vanquis, Customer Service, P.O. Box 399, Chatham ME4 4WQ or you can notify Vanquis by telephone on 0330 099 3000\*. **You have a legal right to prevent your information being used for direct marketing purposes.**  
\* Calls to 03 numbers from UK landlines and mobiles are normally included in free plan minutes if available; otherwise calls to 03 numbers cost the same as calls to 01/02 prefix numbers. Call cost information correct as at August 2015.

## 7. Amigo Loans Applications

- 7.1. We and other members of our group or certain other selected organisations will use the information you provide to consider any application for a loan and for marketing. You agree that we may hold and process, by computer or otherwise, any information we gather about you as a result of this agreement and any other agreements or applications you have made with us. Where necessary, for any of the above purposes, as well as to prevent fraud and money laundering, we may release your personal information to our regulators, to other members of our group and to fraud-prevention and law-enforcement agencies or to anyone we transfer our rights and/or duties to under this agreement. We may also release your personal information to others (such as mailing agencies) who carry out certain aspects of the marketing and the administration and processing of this agreement and your application. We may reveal to the Guarantor information supplied to us and details of how you are keeping to the loan agreement (including disputes, arrears and legal proceedings). We may also release information about payments made under the account to the person who introduced you to us (for example, a credit broker or under our refer-a-friend scheme).