

Website Terms and Conditions

Please read the details set out below carefully before using this Website.

Terms of Website Use.

The website (www.creditstar.co.uk) is operated by Creditstar UK Limited (registered number 7085760) whose registered address is Creditstar UK Limited, Mappin House, Oxford Street, London, Greater London, W1W8HF, United Kingdom.

Please read the details set out below carefully before using this Website. By accessing this Website, you agree to be bound by the following terms and conditions and disclaimers (the "Terms").

All our products and services are subject to the terms and conditions and disclaimers of the applicable agreement governing their use.

No offer.

Neither the information, nor any opinion contained in our Website constitutes an offer to sell or solicitation, or an offer to buy any financial instruments or any advice or recommendation with respect to such financial instruments.

Users.

You are wholly responsible for the use of the Website by any person using your computer and you must ensure that any such person complies with these Terms.

The Website is currently intended for those who access it from within the UK and who are 21 and over.

Because of this we cannot guarantee that the Website or the information thereon complies with or is appropriate for use in other places.

To register with us you must be 21 or over years of age. You must ensure that the details provided by you on registration, or at any other time are correct and complete.

You must inform us immediately of any changes to the information that you provided when registering by updating your personal details.

You will not knowingly transmit any virus or other harmful matter to the Website. You may not use any device, software or routine to interfere or attempt to interfere with the proper working of the Website nor may you attempt to decipher, de-compile, disassemble or reverse engineer any of the software comprising or in any way making up the Website or any part of it.

Disclaimers and Limitation of Liability.

Whilst we have taken reasonable steps to ensure the accuracy, currency, availability, correctness and completeness of the information contained on the Website, information is provided on an "as is", "as available" basis. We do not give or make any warranty or representation of any kind, whether express or implied. The use of the Website

and the materials contained in it are entirely at your own risk.

We shall not be liable for any losses or damages, whether direct or indirect, consequential or otherwise that you may suffer as a result of your use of the Website.

Including but not limited to computer service or system failure, access delays or interruption, data non-delivery or misdelivery, computer viruses or other harmful components, breaches of security or unauthorised use of the system arising from "hacking" or otherwise or your reliance on the information contained on the Website.

We do not represent or warrant that the Website will be available and meet your requirements, that access will be uninterrupted, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system.

You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties.

We make no representations or warranties regarding the accuracy, functionality or performance of any third party software that may be used in connection with the Website.

Nothing in these Terms or in the pages of the Website shall limit our liability for death or personal injury arising out of our negligence, or for fraud, or for any other liability, which cannot be excluded or limited under applicable law.

The information, material and content provided in the pages of the Website may be changed at any time without notice.

Changes may be made to the Terms at any time without notice by updating this posting. Any revised term shall take effect as at the date when the change is made to the Website.

You agree to review the Terms regularly and your continued access to or use of the Website will mean that you agree to any changes.

Links from our Site.

Links contained in the Website might lead to other websites not under our control, and we accept no liability for the content or availability of any linked site which is not operated by us or any link contained in a linked site not operated by us.

Links on the Website are provided to you only as a convenience and the inclusion of any link does not imply reliability and we do not necessarily endorse any pages linked to the Website.

Accordingly, you should read the terms and conditions of those websites before using them and direct any questions or comments about the linked website's contents to the relevant website provider.

Linking to our Site.

You are not entitled (nor will you assist others) to set up links from your own websites to the Website (whether by hypertext linking, deep-linking, framing, toggling or otherwise) without our prior written consent, which we may grant or withhold at our absolute discretion.

You are also not entitled to direct link (also known as "Hot Link") any images or content without our prior written authorisation.

Internet e-mail.

Messages sent over the Internet cannot be guaranteed to be completely secure as they are subject to possible interception or loss or possible alteration. We are not responsible for any message lost, intercepted or altered by third parties and will not be liable to you or anyone else

for any damages or otherwise in connection with any message sent by you to us or any message sent by us to you over the Internet.

The Website makes use of cookies. Cookies are files that identify your computer to our server. Cookies in themselves do not identify the individual user, just the computer used.

Many sites do this whenever a user visits their site in order to track traffic flows.

Cookies themselves only record those areas of the site that have been visited by the computer and for how long.

You may prevent the use of cookies by configuring your web browser accordingly, but please note that this may hinder some of the Website functionality.

Copyright and Trademarks.

All copyright, trademarks and all other intellectual property rights in the Website and its content (including without limitation the pages screens, information and material) included in the Website and all software and source codes connected with the Website is owned by or licensed to Creditstar unless otherwise noted.

Our logos and all brands and products referred to or detailed in the Website are the trademarks of, or licensed to, Creditstar.

No rights are granted in respect of any of the above trademarks. If you are in doubt whether an item is our trademark or that of any Creditstar business, please contact us for clarification.

You may imprint, copy, download or temporarily store extracts from our Website for your personal information or when you use our products and services.

You may not republish, retransmit, redistribute or otherwise make such

information or pages available to any other party or available on any website, on-line service or bulletin board of your own or of any other party or make the same available in hard copy or on any other media without our express prior written consent.

Data Protection.

Your privacy is very important to us. We have put in place measures to ensure that all the data we obtain from you visiting this website is maintained and processed in accordance with the General Data Protection Regulation.

We follow the principles of the Act and handle your information with care.

We collect and use your personal information in order for us to assess your creditworthiness and affordability to make a lending decision on your loan application.

We collect and use your personal information to administer the loan agreement that you enter into with us.

We will use your personal information to send future marketing communication to you by email, telephone, text and post in relation to similar products and services that may be of interest to you.

It is to be noted that we will not market products to you by telephone, if you subsequently register your telephone number with the Telephone Preference Service or by post if you register your postal address with the Mail Preference Service.

Each marketing communication will contain simple instructions on how to unsubscribe/opt-out from future marketing and you can also change your preferences on your user account.

Please read our Privacy Policy for more information on how we use your data.

Jurisdiction and Applicable Law.

Terms are governed by and interpreted in accordance with the laws of England and Wales and the courts of the above jurisdiction will have non-exclusive jurisdiction in respect of any dispute, which may arise.

In the event any of the above (or part of the above) provisions are found to be unenforceable , that will not affect the enforceability of any other provision or part provision.

Version 1.2023.