

YES GROWTH PRIVACY POLICY

Yes Growth Limited ("We") are committed to protecting and respecting your privacy, the privacy of the Directors of your company and the confidentiality of the company financial information that you provide to us for the purposes of applying for a short term business loan. No company financial data will be disclosed to any third party. All information you provide to us will be used solely for the purpose of the assessment, provision and administration of a short term business loan to your company.

This policy, together with our Terms of Use policy, and any other documents referred to on it, set out the basis on which any personal or company data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your data and how we will treat it. By visiting www.yesgrowth.com you are accepting and consenting to the practices described in this policy.

For the purpose of the Data Protection Act 1998 (the **Act**), the data controller is Yes Growth Limited of 264 Banbury Road, Oxford, Oxfordshire, OX2 7DY, United Kingdom.

Our nominated representative for the purpose of the Act is Jonathan Harrison.

Information we may collect from you

We may collect and process the following data about you:

- **Information you give us.** You may give us information about your company or the Directors by filling in forms on our site www.yesgrowth.com (**our site**) or by corresponding with us by phone, e-mail or otherwise. This includes information you provide when you register with our site, apply for a loan, sign a loan agreement, subscribe for updates and when you report a problem with our site. The information you give us may include your company information, Director names and addresses, your e-mail address and phone number, historic and forecast company financial data.
- **Information we collect about you.** With regard to each of your visits to our site we may automatically collect the following information:
 - technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
 - information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time); items you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call us.
- **Information we receive from other sources.** We may receive information about you from third parties including, for example, business partners, payment services, analytics providers, search information providers and credit reference agencies.

- Specifically we may collect information about your company and its Directors from credit agencies and other relevant external reference organisations

Cookies

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site. For detailed information on the cookies we use and the purposes for which we use them see our Cookie policy

Uses made of the information

We use information held about you in the following ways:

- **Information you give to us.** We will use this information:
 - to carry out our obligations arising from any loan agreements entered into between you and us and to provide you with the information and services that you request from us;
 - to provide you with information about other services we offer that are similar to those that you have already purchased or enquired about;
 - to notify you about changes to our service;
 - to ensure that content from our site is presented in the most effective manner for you and for your computer.
- **Information we collect about you.** We will use this information:
 - to administer our site and for internal loan operations, including troubleshooting, data analysis, testing, research and statistical purposes;
 - to improve our site to ensure that content is presented in the most effective manner for you and for your computer;
 - as part of our efforts to keep our site safe and secure;
- **Information we receive from other sources.** We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

Disclosure of your information

We will not share any personal or company financial information with any third party, except in the following circumstances:

- If Yes Growth Limited or substantially all of its assets are acquired by a third party personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our terms of use and other agreements; or

to protect the rights, property, or safety of Yes Growth Limited, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

- We may share your personal and company financial information with any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006.

Where we store your personal data

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff maybe engaged in, among other things, the processing of information and the provision of support services. By submitting your personal and company data, you agree to this transfer, storing or processing. Yes Growth Limited will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

All information you provide to us is stored on secure servers. Any payment transactions will be encrypted using SSL technology. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

Your rights

Our site may, from time to time, contain links to and from the websites of our partners and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

Access to information

The Act gives you the right to access information held about you. Your right of access can be exercised in accordance with the Act. Any access request may be subject to a fee of £10 to meet our costs in providing you with details of the information we hold about you.

Changes to our privacy policy

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check back to see any updates or changes to our privacy policy.

Contact

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to jon.harrison@yesgrowth.com.