

**AML Search
Terms and Conditions**

AML Search Terms Of Use

1. These Terms Of Use

- 1.1. Use of the AML Search web site - hereafter referred to as the "Web Site", is on condition that you agree to be bound by these terms of use.
- 1.2. All users of the Web Site should also refer to the AML Search Privacy Policy since the Terms & Conditions of the Privacy Policy also apply to this agreement. If you do not agree to be bound by these terms of use the Privacy Policy or Appendix 1, please exit the Web Site and do not use the Web Site again.
- 1.3. These terms of use and any claim arising from the use of this web site shall be governed by the Laws of England and will be subject to the jurisdiction of the English courts.
- 1.4. We reserve the right to add or change these terms of use at our discretion, without notice. The new terms of use will come into effect from the time they are posted on the web site.

2. Copyright

- 2.1. All copyright, database rights, design rights, registered designs, trademarks patents, service marks, know how, trade or business names, domain names, goodwill associated with any of the foregoing and other intellectual property rights of the Web Site and all its contents remain the property of Searches Group Ltd. You are entitled to view, copy, print, access download and transmit material from the Web Site for your own personal, non-commercial use.

3. Liability

- 3.1. Searches Group cannot guarantee that your access to or use of the Web Site will be uninterrupted or error free. The Web Site is provided on an "as is" and "when available" basis. Searches Group reserve the right, at its own discretion or for legal or technical reasons, without notice to you, to: Alter or remove any information on the Web Site; Suspend or alter the operation of the Web Site. Suspend, alter or remove any of the services on the Web Site.
- 3.2. Searches Group makes no warranties as to the accuracy, fitness for purpose or non infringement of intellectual property rights of any of the information and documents available or provided through the Web Site. Searches Group assumes no liability for any kind of loss or damage caused by errors or omissions in the information, documents or other items provided or made available through the web site.
- 3.3. Searches Group does not represent any companies or individuals whose goods or services may be displayed or referred to on the Web Site. You should not rely on any opinions displayed on the Web Site regarding goods or services as recommendations by Searches Group. Professional advice should be sought before purchasing any item on the Web Site or entering into any legally binding agreement.
4. The information provided on the Web Site is for use in Anti-Money

Laundering Searches and does not constitute specific advice. We do not accept any liability for loss arising from use of the web site or through relying on the information it provides.

5. Your Responsibilities

- 5.1. You are responsible for the security and confidentiality of any pin numbers, usernames or passwords needed to access or use the Web Site or any of its services. Do not allow others to access any services on the Web Site through your membership.
- 5.2. You will only use the Web Site or any of its services in a manner that is accepted and legal according to applicable laws and regulations.
- 5.3. You will not use the Web Site or any of its services for the following; To send, receive, upload, download, store, use, distribute or publish material that is offensive, abusive, indecent, defamatory, obscene, or in breach of a third party's intellectual property rights; To send or distribute any unsolicited emails or messages, especially those which might cause another person annoyance, inconvenience or worry; To send or distribute information regarding any business, including unsolicited advertisements or promotional material. You agree to indemnify Searches Group against any claims, costs, expenses or legal proceedings caused as a result of your misuse of the Web Site.
- 5.4. You will not in any way copy, modify, publish, transmit, display, sell, distribute or reproduce copyrighted material, trademarks or other protected proprietary information without the express written consent of the owner of such material

6. Data Protection Indemnity

- 6.1. For the purpose of the Data Protection Act 1998 and any subsequent amendments or additions to Data Protection Legislation, you acknowledge that in the course of using the Web Site, any personal information of third parties (e.g. employees, agents, subcontractors) you supply will be captured electronically by us. As such, you must have obtained their express permission to transfer their personal information to us, for us to use, store (inside and outside of the European Economic Area) and process for the purposes set out in this Privacy Policy and in accordance with the Terms of Use. You shall indemnify Searches Group from and against all claims by any third parties arising out of your failure to obtain the consent described in this paragraph.

7. Your Consent

- 7.1. You agree to be bound by these User Terms & Conditions, its appendices and the Privacy Policy by using the site. They remain in effect until the following three conditions are met; You stop using the site; You have deleted or destroyed any of the Searches Group/AML Search material stored by you; None of the personal information you supply when registering for a service remains in our databases. The agreement may also be terminated at any time and for any reason by yourself or Searches Group, effective upon sending written notice to the other party. If you send a notice of termination, any current membership shall terminate without an obligation on the part of Searches Group to make a payment, rebate or refund. Searches Group reserves the right to suspend or terminate an account at any time, without notice, whether or not you are in breach these terms of use or any other terms and conditions posted on the

site.

- 7.2. You acknowledge and agree that in the course of using this Web Site, information about yourself will be captured electronically or otherwise and transmitted to Searches Group and or, potentially, to any third parties as described in the Privacy Policy.
- 7.3. You consent to the use, storage, or processing of your personal information by Searches Group (or any third party Searches Group use for carrying out data searches).
- 7.4. You consent to Searches Group providing any of the personal information it has collected, as described in the Privacy Policy, to a court of competent jurisdiction in accordance with the court's instructions if ordered to do so by the court, or to comply with any applicable legislation or regulatory guidelines or controls.

Signed for and on behalf of:

Organisation

YOUR COMPANY NAME

Signature

Electronically signed by: Mrs YOUR CONTACT FORENAME YOUR CONTACT,

Name of authorised signatory

Mrs YOUR CONTACT FORENAME YOUR CONTACT

Position

YOUR CONTACT ROLE

Date

18/03/2014

Address

YOUR COMPANY ADDR1

YOUR COMPANY ADDR2

YOUR COMPANY TOWN

AB1 2CD

Appendix 1

AML Search utilises CallML data from Callcredit and is subject to the following additional Terms & Conditions, which form a part of the Terms of Use of AML Search.

Callcredit End-User Terms & Conditions for CallML

CALLCREDIT END-USER TERMS AND CONDITIONS FOR CALLML

This agreement is made between Callcredit Limited of One Park Lane, Leeds, West Yorkshire, LS3 1EP (**"Callcredit"**) of the one part and the company named as the **Client** in the schedule of the other part (the **"Client"**).

The Client wishes Callcredit to provide access to Callcredit's services and Callcredit wishes to provide such services. By signing this sheet you agree to be bound by the terms and conditions of this agreement. This agreement comprises the front signature sheet, the schedule and the terms and conditions attached.

SCHEDULE

CLIENT INFORMATION

Full Client Name: **YOUR COMPANY NAME**

Office Address:

YOUR COMPANY ADDR1

YOUR COMPANY ADDR2

SERVICES

CallML

YOUR COMPANY TOWN

AB1 2CD

PERMITTED PURPOSE

To make business decisions in respect of anti money laundering for the **Client's internal business** purposes only

Signed for and on behalf
of Callcredit Limited

.....
Signature

.....
Name of authorised signatory

.....
Position

.....
Date

Signed for and on behalf
of the Client

Electronically signed by:
Mrs YOUR CONTACT

.....
Signature

Mrs YOUR CONTACT
.....
Name of authorised signatory

YOUR CONTACT ROLE
.....
Position

18/03/2014, 11:27:39
.....
Date

1	<p>DEFINITIONS</p> <p>'Additional Group Companies' means any company in which the Client has direct or indirect ownership of greater than 50% of the voting shares of the relevant company. A company shall only be an Additional Group Company for so long as the Client retains such ownership.</p> <p>'Callcredit's Agent' means Searcher Group Limited (registered in England and Wales under company number 5888714).</p> <p>'Callcredit's Web Sites' means all and any Internet web sites operated by Callcredit from time to time.</p> <p>'Client Materials' means all Client data and materials made available to Callcredit pursuant to this agreement including (without limitation) data input onto Callcredit's databases by (or on behalf of) the Client as part of the Services.</p> <p>'Confidential Information' means all trade secret and confidential or proprietary information of each party.</p> <p>'Data' means all data, scores and other output and information provided by Callcredit as part of the Services.</p> <p>'Documentation' means all user guides and other documentation provided by Callcredit to the Client in respect of the Services.</p> <p>'DPA' means the Data Protection Act 1998.</p> <p>'Permitted Purpose' means the purpose specified in the schedule.</p> <p>'Services' means Callcredit's CalML service including without limitation the Data, the Software and the Documentation agreed between the parties.</p> <p>'Service Start Date' means the date upon which the Services are first made available to the Client.</p> <p>'Software' means all software utilised by or made available by Callcredit in connection with the Services.</p> <p>'Year' means each period of twelve consecutive months commencing on the Service Start Date or any anniversary thereof.</p>	<p>Representation of the People (England and Wales) (Amendment) Regulations 2002 (collectively 'the Regulations') and that the Regulations may change from time to time. The Client agrees that Callcredit may cease providing the whole or part of the Services (without liability) if necessary in order to enable Callcredit to comply with the Regulations.</p>
6.3	<p>The Client is responsible for ensuring that it retains sufficient records and audits in respect of data utilised and searches made in respect of the Services as may be required by any regulator from time to time. Callcredit is not responsible for retaining such information.</p>	<p>The Client is responsible for ensuring that it retains sufficient records and audits in respect of data utilised and searches made in respect of the Services as may be required by any regulator from time to time. Callcredit is not responsible for retaining such information.</p>
7	<p>CONFIDENTIALITY</p> <p>Each party shall in respect of the other party's Confidential Information keep the Confidential Information in strictest confidence and not to make the same available to any third party and only use the Confidential Information for the purposes of this agreement and ensure that only those of its employees who need to know have access to the Confidential Information.</p>	<p>CONFIDENTIALITY</p> <p>Each party shall in respect of the other party's Confidential Information keep the Confidential Information in strictest confidence and not to make the same available to any third party and only use the Confidential Information for the purposes of this agreement and ensure that only those of its employees who need to know have access to the Confidential Information.</p>
8	<p>LIABILITY</p>	<p>LIABILITY</p>
8.1	<p>The Client acknowledges (i) that the Data is supplied to Callcredit by third parties over whom Callcredit has no control and (ii) that where Data or information is transferred over the Internet it may be subject to interference by third parties. Therefore subject always to Callcredit's obligations under clause 3.1 Callcredit can make no warranties as to the accuracy of the Data nor the suitability of the Data for any specific purposes. The Client must satisfy itself that the Services are suitable for its own purposes.</p>	<p>The Client acknowledges (i) that the Data is supplied to Callcredit by third parties over whom Callcredit has no control and (ii) that where Data or information is transferred over the Internet it may be subject to interference by third parties. Therefore subject always to Callcredit's obligations under clause 3.1 Callcredit can make no warranties as to the accuracy of the Data nor the suitability of the Data for any specific purposes. The Client must satisfy itself that the Services are suitable for its own purposes.</p>
8.2	<p>Callcredit shall not be liable for any indirect or consequential loss or damage.</p>	<p>Callcredit shall not be liable for any indirect or consequential loss or damage.</p>
8.3	<p>Callcredit shall not be liable for any indirect or consequential loss or damage arising out of or in connection with this agreement or its subject matter even if Callcredit had notice of the possibility of such loss.</p>	<p>Callcredit shall not be liable for any indirect or consequential loss or damage arising out of or in connection with this agreement or its subject matter even if Callcredit had notice of the possibility of such loss.</p>
8.4	<p>Callcredit shall not be liable for any indirect or consequential loss or damage arising out of or in connection with this agreement or its subject matter even if Callcredit had notice of the possibility of such loss.</p>	<p>Callcredit shall not be liable for any indirect or consequential loss or damage arising out of or in connection with this agreement or its subject matter even if Callcredit had notice of the possibility of such loss.</p>
8.5	<p>Callcredit shall not be liable for any loss of business, loss of profits, loss of anticipated savings, loss of reputation, loss of goodwill or business interruption or increase in bad debt arising out of or in connection with this agreement or its subject matter even if Callcredit had notice of the possibility of such loss.</p>	<p>Callcredit shall not be liable for any loss of business, loss of profits, loss of anticipated savings, loss of reputation, loss of goodwill or business interruption or increase in bad debt arising out of or in connection with this agreement or its subject matter even if Callcredit had notice of the possibility of such loss.</p>
8.6	<p>Callcredit's entire liability in respect of all claims arising out of or in connection with this agreement or its subject matter in any Year shall not exceed an amount equal to the sums received by or due to Callcredit from the Client under this agreement during that Year.</p>	<p>Callcredit's entire liability in respect of all claims arising out of or in connection with this agreement or its subject matter in any Year shall not exceed an amount equal to the sums received by or due to Callcredit from the Client under this agreement during that Year.</p>
8.7	<p>Notwithstanding any other term of this agreement, Callcredit does not limit or exclude liability for death or personal injury arising from its negligence.</p>	<p>Notwithstanding any other term of this agreement, Callcredit does not limit or exclude liability for death or personal injury arising from its negligence.</p>
8.8	<p>Except as expressly provided in this agreement, all conditions and warranties or terms of equivalent effect whether express or implied (by statute or otherwise) are excluded to the fullest extent permitted by law.</p>	<p>Except as expressly provided in this agreement, all conditions and warranties or terms of equivalent effect whether express or implied (by statute or otherwise) are excluded to the fullest extent permitted by law.</p>
9	<p>SUSPENSION & TERMINATION</p>	<p>SUSPENSION & TERMINATION</p>
9.1	<p>Callcredit may suspend the Services in response to or in compliance with any law, statute, legislation, order, regulation or guidance issued by government, a court of law, an emergency service or any other competent regulatory authority or if the security processes set up to protect the Services are breached in any way.</p>	<p>Callcredit may suspend the Services in response to or in compliance with any law, statute, legislation, order, regulation or guidance issued by government, a court of law, an emergency service or any other competent regulatory authority or if the security processes set up to protect the Services are breached in any way.</p>
9.2	<p>Either Callcredit or the Client may terminate this agreement immediately on notice if:</p>	<p>Either Callcredit or the Client may terminate this agreement immediately on notice if:</p>
9.2.1	<p>the other commits any material breach of this agreement and such breach (where capable of remedy) is not remedied to the non defaulting party's reasonable satisfaction within 14 days of notice specifying the breach and requiring its remedy; or</p>	<p>the other commits any material breach of this agreement and such breach (where capable of remedy) is not remedied to the non defaulting party's reasonable satisfaction within 14 days of notice specifying the breach and requiring its remedy; or</p>
9.2.2	<p>in respect of the other a resolution is passed or an order is made for winding up (save for the purpose of a bona fide reconstruction or amalgamation); or</p>	<p>in respect of the other a resolution is passed or an order is made for winding up (save for the purpose of a bona fide reconstruction or amalgamation); or</p>
9.2.3	<p>in respect of the other an administration order is made, or a receiver or administrative receiver is appointed over any of its property or assets; or</p>	<p>in respect of the other an administration order is made, or a receiver or administrative receiver is appointed over any of its property or assets; or</p>
9.2.4	<p>the other is dissolved or is insolvent or would be taken to be insolvent under section 123 of the Insolvency Act 1986.</p>	<p>the other is dissolved or is insolvent or would be taken to be insolvent under section 123 of the Insolvency Act 1986.</p>
9.3	<p>Callcredit may suspend the Services and/or terminate this agreement at any time if Callcredit's contract with the Callcredit Agent terminates for any reason whatsoever.</p>	<p>Callcredit may suspend the Services and/or terminate this agreement at any time if Callcredit's contract with the Callcredit Agent terminates for any reason whatsoever.</p>
9.4	<p>On termination of this agreement for whatever reason, the Client shall:</p>	<p>On termination of this agreement for whatever reason, the Client shall:</p>
9.4.1	<p>as soon as reasonably practicable delete all electronic copies and destroy all physical copies of any Data in its possession or control except for the Data which it is required to keep by law; and</p>	<p>as soon as reasonably practicable delete all electronic copies and destroy all physical copies of any Data in its possession or control except for the Data which it is required to keep by law; and</p>
9.4.2	<p>return to Callcredit all assets which Callcredit has provided for the purposes of this agreement including without limitation the Software and the Documentation and any other materials provided by Callcredit relating to the Services (and all copies thereof); and</p>	<p>return to Callcredit all assets which Callcredit has provided for the purposes of this agreement including without limitation the Software and the Documentation and any other materials provided by Callcredit relating to the Services (and all copies thereof); and</p>
9.4.3	<p>provide Callcredit with a certificate of compliance with the provisions of this clause signed by a duly authorised officer.</p>	<p>provide Callcredit with a certificate of compliance with the provisions of this clause signed by a duly authorised officer.</p>
9.5	<p>Termination is without prejudice to any antecedent breach or to any continuing obligation</p>	<p>Termination is without prejudice to any antecedent breach or to any continuing obligation</p>
10	<p>FORCE MAJEURE</p> <p>Neither party shall be liable to the other for any delay or non-performance of its obligations under this agreement (except for any obligation to make payment) arising from any cause beyond its reasonable control including (without limitation) any of the following:</p>	<p>FORCE MAJEURE</p> <p>Neither party shall be liable to the other for any delay or non-performance of its obligations under this agreement (except for any obligation to make payment) arising from any cause beyond its reasonable control including (without limitation) any of the following:</p>
2	<p>DURATION</p> <p>This agreement shall be deemed to have commenced on the date that it is signed by both parties or (if earlier) on the Service Start Date and (subject to earlier termination in accordance with the provisions of clause 9) shall continue for the duration agreed between Callcredit's Agent and the Client.</p>	
3	<p>SUPPLY OF THE SERVICES</p>	
3.1	<p>Callcredit shall use all reasonable care and skill in the provision of the Services.</p>	
3.2	<p>Callcredit may from time to time change the form and content of the Services and/or upgrade or modify any of the methods used to access the Services.</p>	
4	<p>USE OF THE SERVICES</p>	
4.1	<p>Callcredit licences the Client to use the Services with effect from the Service Start Date and for the duration of this agreement for the Permitted Purpose. The Client shall not use the Services for any other purposes whatsoever.</p>	
4.2	<p>The Client shall not sell, transfer, distribute or otherwise make the Services available to, or use the Services on behalf of, any third party other than to Additional Group Companies in accordance with Clause 4.3.</p>	
4.3	<p>The Services may be utilised by Additional Group Companies for their own internal Permitted Purposes provided that:</p>	
4.3.1	<p>the Client shall procure that each of the Additional Group Companies shall grant the rights and comply with the obligations placed upon the Client pursuant to this agreement to the same extent as if each Additional Group Company had executed this agreement in its own right; and</p>	
4.3.2	<p>the Client shall indemnify Callcredit against all costs, claims, demands and expenses arising out of or in connection with any claims made against Callcredit by any Additional Group Companies arising as a result of this agreement, however (subject to the provisions of Clause 8) the Client shall be entitled to bring a claim against Callcredit in respect of such costs, claims, demands and expenses incurred by any Additional Group Companies which, for the purposes of this Clause 4.3.2 shall be deemed to be costs, claims, demands or expenses of the Client.</p>	
5	<p>OWNERSHIP</p>	
5.1	<p>Title, copyright and all other intellectual property rights in the Services including without limitation the Data (other than the Client's own data as provided to Callcredit) shall at all times remain vested in Callcredit (or its third party licensors) and the Client shall acquire no rights whatsoever therein save as expressly provided in this agreement.</p>	
5.2	<p>Title, copyright and all other intellectual property rights in the Client Materials shall at all times remain vested in the Client and Callcredit shall acquire no rights whatsoever therein save as expressly provided in this agreement.</p>	
5.3	<p>The Client grants to Callcredit:</p>	
5.3.1	<p>A non-transferable, non-exclusive license to use and copy the Client Materials to enable Callcredit to carry out its obligations under this agreement; and</p>	
5.3.2	<p>A non transferable, non-exclusive, perpetual license to incorporate the Client Materials into Callcredit's databases for the provision of Callcredit's services.</p>	
6	<p>COMPLIANCE WITH LAWS</p>	
6.1	<p>Callcredit and the Client shall at all times in respect of the subject matter of this agreement comply with all applicable laws, regulations and rules having equivalent effect.</p>	
6.2	<p>The Client acknowledges that the supply of the Services by Callcredit and use thereof is governed by various statutes regulatory requirements, codes of practice and guidelines relating to the use, provision and sharing of personal data, including without limitation, the DPA, the Principles of Reciprocity (being the rules (as amended from time to time) established by the Steering Committee on Reciprocity which is an unincorporated body that governs the use of shared data in the credit industry) and the</p>	

act of God, governmental act, war, fire, flood, explosion or civil commotion, industrial action, failure in telecommunications services or **unauthorised interference with either party's systems or services via the Internet.**

11 VARIATION

Any amendment, modification, variation or supplement to this agreement must be made in writing and signed by an authorised signatory of each party.

12 ASSIGNMENT AND SUB-CONTRACTING

12.1 Either party is entitled to sub-contract the performance of any of its obligations under this agreement provided that such party shall be liable for its obligations under this agreement to the same extent as if it had carried out the work itself.

12.2 Neither party may assign, transfer or otherwise make over any part of this agreement without the prior written consent of the other (such consent not to be unreasonably withheld or delayed).

13 SEVERANCE

If any provision of this agreement is found to be illegal or unenforceable by any court of competent jurisdiction then that provision shall be deemed to be deleted, but without affecting the remaining provisions.

14 AGENCY

Nothing in this agreement constitutes a partnership between the parties, and neither party is deemed to be the agent of the other for any purpose whatsoever. Neither party has the power or authority to bind the other or to contract in the name of the other party.

15 ENTIRE AGREEMENT

This agreement sets out the entire agreement between the parties and supersedes all oral or written agreements, representations, understandings or arrangements, relating to its subject matter. Neither party seeks to exclude liability for any fraudulent pre-contractual misrepresentation upon which the other party can be shown to have relied.

16 WAIVER

Failure by either party to exercise or enforce any rights available to that party or the giving of any forbearance, delay or indulgence is not to be **construed as a waiver of that party's rights under this agreement.**

17 INTERPRETATION

17.1 Any reference to a statutory provision includes a reference to any modification or re-enactment of it from time to time.

18 NOTICES

All notices made pursuant to this agreement must be in writing and must be sent to the registered office or main trading address of the recipient.

19 GOVERNING LAW

This agreement shall be construed in accordance with English Law. Callcredit and the Client agree to submit to the non-exclusive jurisdiction of the English Courts.

20 THIRD PARTY RIGHTS

The parties confirm their intent not to confer any rights on any third parties by virtue of this agreement.

21 PAYMENT

21.1 The Client **shall pay Callcredit's fees and charges in place from time to time to Callcredit's Agent which fees will be specified by Callcredit's Agent under an agreement between Callcredit's Agent and the Client. Payments made to Callcredit's Agent pursuant to this agreement shall be deemed to have been made to Callcredit.**

21.2 VAT is payable by the Client at the prevailing rate on all sums due under this agreement.

21.3 Callcredit may increase the charges payable hereunder (as notified by **Callcredit's Agent**) with effect from each anniversary of the Service Start Date. Any such increase shall not exceed the increase (expressed as a percentage) in the Retail Prices (all Items) Index since the Service Start Date or since the date of the last increase (if any) in Callcredit's charges, whichever is the later. If that index ceases to be published then Callcredit and the Client shall agree another comparable replacement index (such agreement not to be unreasonably withheld or delayed).

AML Search Privacy Policy

1. About Searches Group

- 1.1. Searches Group Limited ('we' / 'us' / 'our') was established in 2005. Searches Group is committed to the responsible, secure and safe management of consumer data for the purpose of credit referencing, credit scoring and providing electronic proof of your identity. As such, we will check the details you provide with fraud prevention agencies and share your information with them if we suspect a fraud. We may suspect fraud if you provide false or inaccurate information and we will keep a record of this.
- 1.2. Searches Group is mindful of the importance of upholding the security of information under our control. All data collected through the Searches Group, AML Search website located at www.amlsearch.co.uk ('Website') that is stored electronically, is stored on secure servers, and we have stringent security and confidentiality procedures covering the storage and disclosure of such information, in accordance with the Data Protection Act 1998.
- 1.3. The following Privacy Policy forms part of AMLSearch's Terms and Conditions and will help you to understand how personal information collected during your use of the Website will be treated by us.
- 1.4. If you have any queries regarding this Privacy Policy please do not hesitate to contact us on compliance@amlsearch.co.uk.
- 1.5. We endeavour to take all reasonable steps to protect the privacy of your personal information. However, we cannot guarantee the security of any personal information you disclose on-line. You accept the inherent security risks of providing information and transacting over the Internet, and will not hold us responsible for any breach of security, unless this is due to our negligence or wilful default.

2. Consent

- 2.1. Searches Group has a strong commitment towards the privacy of sensitive information. This Privacy Policy sets out how we use information obtained about you during the use of the Website. Your use of the Website signifies that you have given us your consent to such use of your personal information and your agreement to the term and conditions contained in this Privacy Policy.

3. What personal information do we collect?

- 3.1. We collect personal information in several ways from different parts of the Website. Any information we collect will be used by us strictly in accordance with current data protection legislation and this Privacy Policy. We will store the information we collect from you and hold it electronically or otherwise.

4. Why do we collect your personal information?

- 4.1. We collect information from you for the following reasons:
- 4.2. Verifying your identity : We will collect information which will help us to verify your identity, such as email address, usernames and passwords, along with other personal information we will need to provide you with AML Search services. This may include, for example, your name, email address, your business address and postcode.
- 4.3. If false or inaccurate information is provided and fraud is identified, details will

be passed to fraud prevention agencies to prevent fraud and money laundering.

- 4.4. Processing your requests : During the purchasing of our services you will be asked for other information such for the purposes of registration for the AML Search services. As part of the registration process Searches Group will share your registration information with it's data suppliers for compliance with appropriate guidelines and legislation.
- 4.5. Monitoring the relevance of the AML Search services : In order for us to ensure that our service is user-friendly and to help improve the content and user experience of the Website, the Website automatically gathers information on the number of visitors and readership patterns of the different pages. This allows us to tailor the Website to match your interests and preferences better and understand who has visited which pages to determine the most popular areas of the Website. We may also collect cookies and IP addresses for system administration.
- 4.6. What are "cookies" and how do we use them?
 - 4.6.1. We use cookies to track and record your preferences and activity on the Website. A cookie is an element of data that a website can send to your browser, which may then store it on your system. Please remember, cookies do not contain confidential information such as your contact details or credit card details
 - 4.6.2. If you wish, you can usually adjust your browser so that your computer does not accept cookies. Alternatively you can adjust your browser to tell you when a website tries to put a cookie on your computer. How you adjust your browser to erase cookies, stop it accepting cookies or to notify you of them will depend on the type of Internet browser programme your computer uses. Please refer to your browser instructions or help screen to learn more about these functions.
 - 4.6.3. Your browser also generates other information, including your IP address. An IP address is a set of numbers, which is assigned to your computer during a browsing session whenever you log on to the Internet. Your IP address is automatically logged by our servers and used to collect traffic data about visitors to our Website. We do not use your IP address to identify you personally.
5. What information do parties other than Searches Group collect?
 - 5.1. Some websites that have links to and from our Website from time to time may collect personal information about you when you access or utilise those links. We do not control the collection or use of such information, and the practices of those websites are not covered by this Privacy Policy.
 - 5.2. Some websites that have links to and from our Website from time to time may also use their own cookies. We have no access to, or control over these cookies, and you are advised to check the cookie policies on such other websites.
6. Who do we share your personal information with?
 - 6.1. It is necessary to disclose your personal information to: employees and agents of Searches Group for the purpose of administrating your accounts in relation to services taken from AMI Search; and (b) organisations including financial

services, insurance providers and credit and debit collection agencies who in turn may use some of the information to help to assess an individual for the prevention of identity fraud; and (c) anyone who may take over the operation of the Website or who may purchase any or all of our assets, including your personal information (we will contact you using the details you provide if there is any change in the person controlling your information); (d) any third party if we in good faith believe that such disclosure is necessary to: (1) comply with the law or with legal process; (2) protect and defend Searches Group's rights and property; (3) protect against misuse or unauthorised use of Searches Group data; (4) protect the personal safety or property of the Searches Group's staff or the public; or (5) protect against fraud and misuse of your personal data;

- 6.2. As a result of us disclosing your personal information to any of the parties mentioned above, your personal information may be held by us and additionally by the parties mentioned above.
- 6.3. We will not disclose your personal information to anyone other than those parties set out within this Privacy Policy without your consent.
- 6.4. Additionally, we do not pass your personal information to any third party for the purpose of sending you unsolicited marketing communications without your permission.

7. Your Rights to see your personal data

- 7.1. You have the right to see the personal data (as defined in the Data Protection Act 1998) that we keep about you, on receipt of a written request, verification of your identity, and payment of a fee. If you are concerned that any of the personal information we hold on you is incorrect or if you wish to object to the use we have made of your personal data, please contact us at either of the addresses in the "Contact us" section below.
- 7.2. We may modify our Privacy Policy from time to time in our sole discretion. If so, we will post a revised version of this Privacy Policy on the Website. We urge you to check the Privacy Policy regularly to obtain the most up to date copy. Updated versions of our Privacy Policy will be effective immediately when they are posted on the Website.

8. Contact us

- 8.1. If you have any comments or queries in connection with our Privacy Policy, please email info@searchesgroup.com or write to Searches Group Customer Services 1 Electric Avenue, Innova Science Park, Enfield, Middlesex EN3 7XU.