

ClearScore Group Website Terms of Service

Version 1
July 2024

1 General

- 1.1 These website terms of service (“**Terms of Service**”) apply to your use of the ClearScore Group website: clearscoregroup.com, any subdomains, and their related content (the “**Website**”). If you use any of the ClearScore Group subsidiary websites or services (for example, ClearScore, DriveScore or D-One), please read the separate, applicable terms of service and privacy policies available directly on those websites.
- 1.2 This Website is operated by, or on behalf of, Credit Laser Holdings Limited of 35-37 New Street, St. Helier, Jersey, a company registered in Jersey (No. 117272). Credit Laser Holdings Limited is the holding company of a range of ClearScore entities and businesses, including Clear Score Technology Limited (trading as ClearScore and as DriveScore) and Money Dashboard Limited (trading as ExactOne and D-One).
- 1.3 These Terms of Service set out how you may use this Website, and apply between Credit Laser Holdings Limited and you, being the person accessing or using this Website.
- 1.4 By using the Website, you confirm that you accept these Terms of Service and the ClearScore Group Privacy Policy. If you do not agree to either of these, you must not use the Website. We amend these Terms of Service from time to time and any changes will be posted here. Continuing to use the Website after posting will constitute your acceptance of such changes.

2 Accuracy of information

- 2.1 The Website and content on the Website is provided for general information purposes only and to inform you about the services offered by the ClearScore Group. It is not intended to amount to advice on which you should rely. It has not been tailored to your specific requirements or circumstances. Any reliance that you may place on it is at your own risk.
- 2.2 We try to make sure that content on the Website is accurate and up to date, but we make no representations, guarantees or warranties that it will be. Furthermore, we cannot promise that it will be fit or suitable for any purpose and we do not promise that your use or access to the Website will be uninterrupted. We may need to make the Website unavailable with or without notice to carry out maintenance or upgrade work. We accept no liability for any interruption or loss of service.

3 Hyperlinks and third-party sites

- 3.1 The Website may contain hyperlinks or references to other websites, including those of our subsidiaries and third parties. Any such hyperlinks or references are provided for your convenience only. We have no control over third party advertising or websites and accept no legal responsibility for any content, material or information contained in them. The display of any hyperlink and reference to any third-party advertising or website does not mean that we

endorse that third party's website, products or services. Your use of a third-party site may be governed by the terms and conditions of that third-party site and is at your own risk.

4 Using the ClearScore Group Website

4.1 You must not use or try to use the Website for a purpose outside of the scope and intention of these Terms of Service. This includes, without limitation:

- (a) misusing or attacking the Website by knowingly introducing any computer viruses, Trojan horses, worms, software bombs or other damaging items (such as by way of a denial-of-service attack)
- (b) using any automated software to view the Website without consent
- (c) attempt to copy our data our reverse engineer our processes
- (d) attempting to gain unauthorised access to the Website, the server on which the Website is stored, or any server, computer or database connected to the Website
- (e) exporting any personal data from the Website
- (f) use our Website in any manner that is illegal, immoral or harmful to us (including to commit or facilitate the commitment of any fraud against us)
- (g) using any data accessible on the Website for any purpose other than the purposes as contemplated by these Terms of Service
- (h) publish any material that may encourage a breach of any relevant laws or regulations

4.2 We may prevent or suspend your access to the Website if you do not comply with these Terms of Service or any applicable law.

4.3 Unless otherwise prohibited by these Terms of Service, you may download or print or screen grab content or individual sections or pages of the Website for your personal use and information only, provided that any such copy has attached to it the relevant proprietary notices and/or disclaimers. You must not otherwise copy, modify, duplicate, create derivative works from, mirror, republish, download, display, transmit, or distribute all or any portion of the Website in any form or media or by any means nor store any part of our website or apps in any other website or app or include it in any public or private electronic retrieval system.

4.4 You must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text or explanation. You must not remove any acknowledgement that we or any of our contributors is the author of any material published on the Website.

5 Intellectual property rights

- 5.1 All intellectual property rights on the Website, the information and content available on the Website, any database operated by us, any proprietary software utilised by us to enable you to use the Website (the “**Website Content**”) and the underlying source code is subject to copyright with all rights reserved. Images, trademarks and brands are protected by intellectual property laws and may not be reproduced or appropriated in any manner without permission of their respective owners.
- 5.2 You must not use an automated program (including, without limitation, any web-crawling or screen-scraping software or any equivalent technology or techniques), to access the Website for the purpose of collecting, obtaining and/or accumulating (or other similar activity) data or content in this Website. Any such use of an automated program is prohibited and shall be a breach of these Terms of Service.

6 Licence

- 6.1 Subject to all the limitations set out in these Terms of Service, including at Clause 4 above (**‘Restrictions on Use of the Website’**), we grant you a personal, limited, non-exclusive, revocable, non-transferable license to access the Website Content for your non-commercial use and general information purposes only, subject to these Terms of Service.
- 6.2 You may not reproduce, republish, transmit or distribute any material, information or content on the Website, or that forms part of the services of any member of the ClearScore Group, without our prior written consent. However, you are granted a limited right to download or print or screen grab content pursuant to clause 4.3 above.
- 6.3 We may limit or revoke your access and/or license to the Website at any time in our discretion and without notice. We reserve the right to make your access to the Website conditional upon such further terms and conditions.

7 Our responsibility for loss or damage

- 7.1 Nothing in these Terms of Service seeks to exclude or limit our liability in any way which is not permitted under applicable law, including our liability to for any death or personal injury arising from our negligence, or our fraud or fraudulent misrepresentation.
- 7.2 The Website is provided “as is” and, to the extent permissible by applicable laws, we exclude all implied conditions, warranties, representations or other terms that may apply to the Website or any content on it. We will not be liable to you for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with use of, or inability to use, the Website, or use of or reliance on any content displayed on the Website or made available through the Website.
- 7.2.1 Although we use reasonable endeavours to protect our systems using virus checking software, please note that any content downloaded from the Website is at your own discretion and risk. We do not accept liability for any loss or damage that you suffer because of any distributed denial-of-service attacks, computer viruses, Trojan horses,

worms, software bombs or other damaging items resulting from your use of the Website. You are responsible for protecting your computer systems and other devices from exposure to viruses using anti-virus software, firewalls and any other technical measures necessary.

8 Data and content

- 8.1 When you use the Website, your data is collected and handled in accordance with the ClearScore Group's privacy policy (the "**Privacy Policy**"). The Website uses cookies. By continuing to use the Website you are agreeing to our use of cookies in accordance with our Privacy Policy.

9 Jurisdiction

- 9.1 These Terms of Service and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with English law. If you are a consumer, the courts of England and Wales have exclusive jurisdiction, except if you are a resident of Northern Ireland or Scotland, you may also bring proceedings in Northern Ireland or Scotland (as applicable). If you are a business, we both agree to the exclusive jurisdiction of the English courts.