



Identity Secure

Welcome to Identity Secure

Helping you keep your identity safe and secure



Available for a monthly charge

Membership Brochure

credittracker.identitysecure.co.uk

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Welcome to Identity Secure

Protecting yourself against identity theft and identity fraud can be a challenge. The great news is that Identity Secure is on your side and you have the comfort of knowing that we'll be working hard on your behalf to keep you aware of threats to your identity. In the pages that follow, we explain the wide range of benefits and services we provide.

You'll find helpful information about your TransUnion Credit Report, plus details on how we monitor your profile for possible fraudulent activity and a summary of the online resources at your fingertips. You'll also find lots of tips and advice on how to keep your identity safe.

What is Identity theft?

Identity theft is when someone steals personal information, such as your name, address, date of birth and bank details. This information can be used by criminals to commit identity fraud, such as illegally obtaining goods and services or taking out credit in your name. Identity theft and fraud are worrying problems, especially in this age of technology - if you become a victim, it could damage your credit score.

Get the most from your membership

To make the most of your membership make sure you activate your online account today at credittracker.identitysecure.co.uk. You'll need your membership number and the email address you had registered when you bought Identity Secure. All you need to do is enter the information required, create your username and password and follow the simple steps below.

Simple steps to get the most from your membership

1. Read through this brochure so you know how everything works. If there's anything you're not sure about give our friendly team a call on 0345 600 6236*.
2. Download and install your **Online Protection Software** for your Windows PCs and Laptops to start protecting your personal details online
3. Download and install the **ID MobileProtect app** for your Apple and Android smartphones and tablets to start browsing more safely online
4. Add additional credit/debit cards for **Online Monitoring** and your passport and driving licence numbers
5. Take your telephone **Identity Theft Risk Assessment** to receive our top tips of how you can protect your identity at home as well as online

Once your details have been validated by TransUnion

6. We will send you a copy of your **Credit Report** as soon as your details have been validated by TransUnion. Check all your details are correct and if there is anything you do not recognise, call our friendly team of experts on 0345 600 6236*
7. Check your **Alert Preferences**. We'll start monitoring your **Credit Profile** and if there is a significant change we will automatically alert you by email. If you prefer to change to receive your Alerts by text message you can do this in the **My Profile** area of your online account **Log on today at credittracker.identitysecure.co.uk**

Your Membership Benefits

Your at-a-glance summary

Credit Report

Available once we have validated your details with TransUnion, your Credit Report allows you to take control of your credit profile. It includes a record of your credit accounts as well as a summary of searches completed in your name.

Online Protection Software

For your Windows PCs and laptops. It will provide added protection when you are surfing and shopping online by protecting personal details you enter on a website and warning you of websites you should avoid. It works alongside your online security and antivirus software.

ID MobileProtect app

Download and install our app for your Apple and Android smartphones and tablets to surf safely online. Just open the app instead of your usual browser.

Online monitoring

You can register five additional credit or debit cards as well as your passport and driving licence numbers. We will scan the internet daily to let you know if we find any of this data is available publicly online.

Identity theft Risk Assessment

Take your Identity Secure Risk Assessment to see where you may be exposed to the risk of Identity Theft. You'll receive tailored tips on the things you can do to protect yourself against ID theft

Constant monitoring of your credit profile

After your details have been validated by TransUnion, we keep a watch on your credit profile held by TransUnion and will let you know if anything significant changes. You will receive Alerts by email, but you can change to receive these by text message if you prefer. Just go to the My Profile section of your online account and up date your preferences.

Expert assistance on fraud prevention

Our friendly team of experts are on hand to help you with any questions you may have about your Credit Report or other benefits. They can also give you some practical tips on how you can help yourself avoid becoming a victim of identity fraud.

Fraud caseworker

If you think identity theft may have taken place, we will assign you a fraud caseworker who will help you through the steps of restoring your identity and financial records.

Cifas Protective Registration

If you're at risk of identity theft or identity fraud - for example, if you've had your passport or driving licence stolen, we can register your details with Cifas, the UK's fraud prevention service. It means you have the peace of mind knowing that lenders will ask for additional security information when any credit applications are being made in your name.



About your Credit Report

Your Credit Report is a summary of your financial status based on information provided by lenders to TransUnion, one of the UK's credit reference agencies. It shows the information they currently hold about you, so you can check everything is correct and up to date. This includes credit accounts in your name, their balances and current status. Should you see anything which doesn't look right, it could be a sign of identity fraud.

It's important to check your Credit Report regularly so you can spot fraudulent activity early and take the necessary steps. Our friendly team of experts are on hand to help you should you need any help.

You can download and view your updated Credit Report by logging in to your online account at credittracker.identitysecure.co.uk. Or you can request a copy by calling 0345 600 6236*.

Your Credit Report at a glance

There are seven key sections that make up your Credit Report:

1. Financial account information

This tells you how many accounts you currently have open and whether any are in default (i.e. you have not kept to the terms of a credit agreement and are behind with payments).

2. Notices of correction

These are comments you may have personally added to your credit profile in relation to a specific entry, to clarify the situation and explain the circumstances.

3. Public information

This section shows any County Court Judgements, bankruptcies or insolvencies affecting your credit profile.

4. Electoral Roll

This shows how many addresses you are registered at on the Electoral Roll.

5. Search history

A record of the searches made on your Credit Report by third party credit providers.

6. Linked addresses, associates and aliases

Any additional addresses that are linked to your name, plus anyone with whom you have a financial relationship (such as a spouse or co-habiting partner) as well as other names you have been known by.

7. Cifas warnings

Cifas is the name of the UK's fraud prevention service. If you are at risk of identity theft or fraud we may recommend you register for Cifas Protective Registration which means that extra precautions are taken when a credit application is made in your name.



If your credit profile changes, we let you know

We keep a constant watch on your TransUnion Credit Profile. If significant changes occur, we'll alert you by email so you can check that the change is genuine, has been authorised by you and what affect it may have had on your credit report. It's a good way to spot fraudulent activity early, so you can start to take the necessary steps to put things right.

You can see the details of any alerts you may have received by logging into your online account at credittracker.identitysecure.co.uk. If there have been no changes during the month, we'll tell you, so you always know we are monitoring your credit profile.

Don't forget you can change how you receive your alerts by signing in to your online account at credittracker.identitysecure.co.uk and going to My Profile.



Find out how exposed you are to identity crime

The Identity Theft Risk Assessment is simple and only takes about 10 minutes. It is a series of questions asking what measures you currently take to protect your personal information. Based on the answers you give it will provide you with helpful tips of how you can protect your personal details in everyday life and reduce your vulnerability to Identity Theft and Fraud.

Based on your answers, we provide practical and tailored advice on how you can reduce the threat of identity crime.

To Take Our Risk Assessment

You can call our friendly team of experts on 0345 600 6236* and take the assessment over the phone.



Surf online with more confidence



Online Monitoring

Your credit card number will automatically be monitored along with your name, address, email address and date of birth. You can add up to another 5 credit or debit cards as well as your Passport and Driving Licence numbers.

We will scan the internet 24/7 and tell you if we find a combination of your personal information in one place as this could be a risk to your identity and may be an indication of financial fraud.

All the information you provide us is securely stored within your online account where you can add or update your details at anytime. You can see a simple summary on your homepage to see your current risk level as well as a history of your alerts.

Your alerts will tell you where your personal data was found online, so you can contact them if you want to get it removed or changed. If you are concerned that you are at risk of identity theft, our friendly team of experts are on hand to help you.

Add your data

1. Go to creditracker.identitysecure.co.uk and sign in
2. Select 'Online Monitoring'
3. Register your card numbers and personal information



Online Protection Software

Criminals can install spyware secretly onto computers which are sometimes called 'Trojans'. Key-logging spyware is used to monitor and record the information you might enter on a website. This means they can get hold of data, like passwords even when they're not visible on your screen.

You can download and install the Online Protection Software for your Windows PCs and laptops. It runs separately from your antivirus software giving you added protection when you are surfing or shopping on the internet. So you will be able to see what you're typing but the software will present criminals with scrambled images instead.

It tells you when you are visiting a website which may not be safe. So you can avoid it before you start entering any of your details. You can download the app up to a maximum of 3 times.

Download your software - it's easy

1. Go to www.creditracker.identitysecure.co.uk and sign in
2. Select Online Protection Software
3. Click 'Download Software'
4. Don't forget to install your software.
5. Follow the instructions of the set up wizard to install the software.
6. Once installed surf and shop knowing your details are protected.

Surf Securely On Your Mobile Devices

Nowadays people expect to be able to do things on the move. They rely more on their smartphones and tablets to surf and shop online, especially as accessing the internet is widely available.

ID MobileProtect is a secure app which allows you to browse online safely instead of using your normal browser. It recognises phishing pages that may attempt to steal your personal and financial information.

Download and install the app on your Apple or Android smartphones or tablets and everytime you want to use the internet just open up the app. Should you try to navigate to a phishing page it will tell you so you can avoid it before you share any of your personal information. You can download the app up to a maximum of 3 times.

Download the ID MobileProtect app

1. Go to creditracker.identitysecure.co.uk
2. Click on the ID MobileProtect app tab and follow the instructions
3. Download the app via the Apple Store or Google Play
4. Once installed enter your Membership number, name of the device and date of birth
5. Start surfing safely and securely online.

You'll see a download summary for your devices on the homepage of your online account.

Cifas Protective Registration

If we identify that you may be at significant risk of identity theft or fraud, for example you may have had your passport or driving licence stolen – we may decide to register your details with Cifas, the UK's fraud prevention service.

It will provide you with an additional layer of protection against identity crime. You can feel safe knowing that lenders will ask for additional security information when applications for credit are made in your name and they will have to confirm directly with you any application made in your name before a loan or credit facility is granted.



Staying safe and secure

Top tips on how you can help protect yourself from identity fraud:

- Store important documents in a locked cupboard/ drawer or filing cabinet when you aren't using them
- Shred, burn or destroy bank statements and other sensitive documents that contain your personal details - This should include envelopes with your name and address on
- Check your Credit Report regularly to make sure everything is correct - the earlier you spot something, the quicker it can get sorted
- Register your passport and driving licence number with Online Monitoring - if you lose them or they are stolen, let the Passport Office or DVLA know straight away
- Empty your mailbox or letter box often, especially if it's in a public or communal area where anyone could access it
- When you move house, tell your bank, card issuers and other organisations you deal with right away. Arrange for the Royal Mail to redirect any post to your new address for at least 12 months after you've moved
- Make sure you know what financial and other statements you're expecting by post. If something doesn't arrive, follow it up with the provider to make sure it hasn't been stolen
- Confirm the identity of anyone who requests personal details over the phone – for example by calling them back on the number listed for their organisation on their website or in the phone directory
- Check your bank and credit card statements as soon as they arrive
- Cancel your cards immediately if they are lost or stolen
- Make sure no-one overhears or sees you giving or typing in card payment details
- When you buy goods or services, don't let your payment card out of your sight
- Make sure no-one sees you entering your PIN at a cash machine
- Always memorise your PINs
- Don't carry your cards around with you unnecessarily. If you don't need them, leave them safely at home
- Never use the same password for more than one account, especially for banking

Keep an eye on your identity:

If you notice any of the following we recommend you investigate straight away. There is usually a logical reason, but it's always safer to check.

- You don't recognise certain entries on your bank or credit card statements
- You're refused a loan or credit card, despite having a good credit history
- When you apply for a state benefit, you're told that you're already claiming
- You're chased for payment of a debt that you know nothing about
- You receive an invoice or receipt for goods you haven't ordered
- You spot entries on your Credit Report that you don't recognise
- Mail you are expecting doesn't arrive, or you're not receiving any post at all
- A contract for an unknown mobile phone has been taken out in your name
- A company has searched your credit profile which you don't recognise



We're here to help

Giving our members guidance and support is an important part of what we offer. We have a friendly team of experts on hand to help you every step of the way. This includes specialist help with:

Understanding your Credit Report

We can give you practical guidance on how you can get the most from your Credit Report and help you spot fraudulent activity early.

Correcting errors on your Credit Report

If you notice something that's wrong on your Credit Report, our friendly team of experts will work on your behalf to get the error corrected.

Protecting yourself against identity fraud

We can provide you with simple and straightforward steps you can take to reduce the risk of fraudsters targeting you.

A fraud adviser should the worst happen

You'll be provided with a specialist fraud adviser trained by TransUnion, one of the UK's credit reference agencies, to act on your behalf. With full access to your credit profile and with connections to all the appropriate organisations, they'll work with you to restore your identity and financial records..

Contact Us

0345 600 6236*

Lines are open 8am - 8pm Monday to Friday and 9am-5pm Saturdays (excluding bank holidays). Calls to 03 numbers will cost no more than 01 or 02 numbers from landlines or mobiles and are included within free call packages. Calls may be recorded and monitored for training and quality purposes.

credittracker.identitysecure.co.uk

Terms & Conditions

SECTION 1. GENERAL SECTION

Your **Identity Secure membership** is made up of the following key documents - **your welcome letter** or **email** and this document which includes the **Terms and Conditions**, and the **User Licence Agreement** for **Online Protection Software** and **ID MobileProtect** which will be provided to you when you download the software (together, "**your agreement**"). Please keep **your welcome letter** and **your Terms and Conditions** together in a safe place for future reference. **Your agreement** is a contract between **you** and **Tenerity**. **Tenerity** agrees to provide the **services** under **your agreement**.

Please see Section 2 of these **Terms and Conditions**. We have appointed our **subcontractors** to supply some of these **services**. In order to provide the **services**, we therefore have to share data collected from **you** with such **subcontractors**. It is important that **you** read all of the documents forming **your agreement** carefully since they contain important **information** about **your Identity Secure membership**, including **your** rights and obligations.

Your **TransUnion** Credit Report is only one element of any borrowing decision and does not guarantee the outcome of a lending decision by any lender.

Your eligibility

Identity Secure membership is only available to **UK** residents who are at least 18 years of age. **You** are under an obligation to inform **Tenerity** if **you** are moving and will no longer be a **UK** resident. **Identity Secure membership** is not available to **BFPO**, **PO Box** and/or **business** addresses.

Definitions of words used in your agreement

Application

Means **your application** for **Identity Secure membership**, which will be considered by **Tenerity** prior to the commencement of the **term**.

Business

Means any employment, trade, profession or occupation.

Cifas

Means **Cifas**, the **UK's** fraud prevention service.

Credit Profile

Means the **information** held about **you** by **TransUnion**. This **information** is used to create **your** Credit Report.

Credit Report and monitoring services

Means the **TransUnion** Credit Report service and **Credit profile** monitoring service described in Section 2 below.

Identity fraud

Means the use of **your** personal **information** by a third party for financial gain, obtained via an **identity theft event**.

Identity theft

Means theft of **your** personal identification, National Insurance number, or other method of identifying **you**, which has or could reasonably result in the wrongful use of such **information**, including but not limited to theft occurring on or arising out of **your** use of the internet. **Identity theft** shall not include the theft or wrongful use of **your business** name or any other method of identifying any of **your business** activities.

ID MobileProtect

Means a software package designed to allow **you** to browse the internet safely from **your** Android or Apple smartphone, and for Android users, remotely lock, unlock and wipe personal data from **your** smartphone if it is lost or stolen, as described in Section 2 below.

Identity Secure

Means the **Identity Secure** service provided by **Tenerity**.

Identity theft event

Means one occurrence of **identity theft** or a series of related occurrences.

Information

Means any documents, notifications or guidance delivered to **you** by **Tenerity** or its **subcontractors** as part of or during the provision of the **services** (including but not limited to Credit Reports).

Membership

Means **membership** of **Identity Secure** comprising the provision of **services** to **you** in consideration for payment of the **fees**.

Online monitoring

Means the **online monitoring** service described in Section 2 below.

Online Protection Software

Means a software package designed to minimise the risk of internet based fraudulent activity from a PC (excluding Mac) as described in Section 2 below.

SentryBay

Means **SentryBay** Limited, a company registered in England and Wales with registration number 06370537 and whose registered office is at 20 Little Britain, London EC1A 7DH.

Services

Means the following **services** to be provided by **Tenerity** and its **subcontractors** to **you** as part of **your Identity Secure membership** set out in Section 2 below and includes:

- **TransUnion** Credit Report service
- **Credit profile** monitoring service
- **Cifas** Protective Registration
- **Identity fraud** advice and resolution service.
- **Online monitoring**
- **Online Protection Software**
- **ID MobileProtect**
- **Identity theft** risk assessment

Subcontractors

Means **Tenerity subcontractors** and service providers and currently includes **TransUnion** and **SentryBay**.

Term

Your **Identity Secure membership** will continue until terminated or cancelled in accordance with the 'Cancellation' Section of these Terms and Conditions.

Tenerity

Means **Tenerity** Limited. Registered in England: company number 1008797. Registered address: 3rd Floor, 6 Ramillies Street, London, W1F 7TY, United Kingdom. **Tenerity** Limited, provides the **services** to **you** through its **subcontractors** under **your agreement**. VAT number GB 125 4954 08. **Tenerity** Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 311584. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 1116768.

Terms and Conditions

Means this Terms and Conditions document

TransUnion

Means **TransUnion** Consumer Limited. Registered in England and Wales with company number 7891157. Registered Office: One Park Lane, Leeds, West Yorkshire, LS3 1EP, **TransUnion** Consumer Limited is authorised and regulated by the Financial Conduct Authority. **TransUnion** Consumer Limited uses its group company **TransUnion** Limited, which is a credit reference agency, to provide some elements of the services. **TransUnion** Limited. Registered in England and Wales with company number 03961870. Registered Office: One Park Lane, Leeds, West Yorkshire, LS3 1EP. **TransUnion** Limited is authorised and regulated by the Financial Conduct Authority.

Trial period

The period of time shown on **your welcome letter** or **email** (if applicable).

UK

Means the United Kingdom including Northern Ireland

User Licence Agreement

Means the **User Licence Agreement** for **Online Protection Software** and **ID MobileProtect**.

We, our or us

Means **Tenerity**.

Welcome letter

Means the **welcome letter** or email sent to **you** upon **Tenerity** accepting **your application** and that forms part of **your agreement**.

You, your

Means the person to whom the **welcome letter** is addressed.

Your agreement

Has the meaning as defined at the top of this General Section.

Term

Your Identity Secure membership will run on a monthly rolling basis, unless terminated or cancelled as stated under the Sections titled "Cancellation by you" and "Cancellation by us" below.

Fees

You will be charged the **fees** as described in **your welcome letter** once we have successfully validated **your identity** with **TransUnion** and we have activated the **Credit Report and monitoring services**. **We** will notify **you** when the **Credit Report and monitoring services** have been activated. Future **fees** for **your Identity Secure membership** will be at the rate notified to **you** in advance in accordance with the section entitled 'Changes to **your agreement**'.

Validating your identity with TransUnion

The **Credit Report and monitoring services** are subject to **your identity** being validated with **TransUnion**. **We** will notify **you** when **we** have validated **your identity** with **TransUnion** and let **you** know that **your Credit Report and monitoring services** have been activated.

If **TransUnion** are unable to validate **your identity** **your Credit Report and monitoring services** will not be activated. **We** will not always be able to tell **you** why **your identity** has not been successfully validated with **TransUnion**, but one reason for this may be that, at the time, **TransUnion** were unable to match **your** personal details to the correct Credit Report. **You** will be asked to submit documents to help **TransUnion** validate **your identity**.

If the documents submitted are not sufficient for **TransUnion** to validate **your identity**, **you** will be asked to submit further documents. **You** will be sent a reminder after 30 days and a further reminder at 60 days. If **you** are still not validated within 30 days from the second reminder, **we** will assume **you** no longer wish to have the **Identity Security services** and cancel **your membership**.

Use of the Credit Report and monitoring services

The **Credit Report and monitoring services** are strictly personal to **you** and **you** may only use and access these services on **your** own behalf and not on behalf of anyone else. **You** cannot order Credit Reports about anyone else. Username and password details should be kept confidential.

You must not engage, authorise or permit a third party other than **Tenerity** to directly access or use data obtained through the **Credit Report and monitoring services** (whether as an agent, or representative on behalf of, or as a service provider).

All Intellectual Property rights in the **Credit Report and monitoring services** and all aspects of them shall be owned by **TransUnion** and/or its licensors. **TransUnion** have the right to suspend services if they reasonably consider that there is likely to have been a breach of security.

Cancellation by you

Where a trial period is shown on your welcome letter/email

You may cancel **your agreement** at any time up until the end of the **trial period**. Please note, this may give **you** a longer cancellation period than currently required under English Law, which is 14 days from the latter of the start date of this agreement or the day after receipt of **your welcome letter** and these **Terms and Conditions**.

On expiry of the **trial period** **you** can cancel **your agreement** but **you** will not be entitled to a refund of any **fee** paid.

Where you do not have a trial period

You may cancel **your agreement** at any time up until 14 days from the latter of the start date of this agreement or the day after receipt of **your welcome letter** and these **Terms and Conditions** and receive a refund of any **fees** **you** have paid. On expiry of the 14 day period **you** can cancel **your agreement** but **you** will not be entitled to a refund of any **fee** paid.

To cancel **your agreement** please call or write to **Identity Secure** at **Identity Secure**, PO Box 5305, Lancing, BN11 9WD or by calling **us** on 0345 600 6236*

Cancellation by us

We can cancel **your membership** by giving **you** at least 30 days' notice in writing by email/letter where there is a valid reason for doing so. **We** will send an email or letter to the latest email/home address **we** have for **you** setting out the reason for cancellation. Valid reasons may include, but are not limited to:

- where **we** have not been able to collect the **fee** once the **Credit Report and monitoring services** have been activated. In this case, **we** will make reasonable efforts to contact **you** requesting payment by a specific date. If **we** are unable to contact **you** or do not receive payment by this date **your membership** will be cancelled.
- where the product is no longer available, for example, if the product is being discontinued. If this occurs **you** may be entitled to a pro rata return of the **fees**.
- if **we** or **TransUnion** reasonably consider that there is or is likely to have been a breach of security.
- if **we** or **TransUnion** reasonably consider the **Credit Report and monitoring services** are being used in a way which is not permitted or fraudulent.
- if **we** or **TransUnion** reasonably consider that the **Credit Report and monitoring services** are being used in any way detrimental to **us** or **TransUnion**.

Your agreement will end automatically on whichever of the following happens first:

- the date **you** cease to be resident within the **UK**;
- the date **your agreement** is cancelled or terminated by **you**;
- the date **we** terminate **your agreement** for a valid reason (as set out above).
- **you** are requested to submit documents to **TransUnion** to validate and activate **your Credit Report and monitoring services** but either fail to do so or the documents **you** submit are not sufficient for **TransUnion** to validate **your identity** within 90 days of **you** failing validation.

If **your Identity Secure** membership is terminated all the **services** set out in Section 2 of these **Terms and Conditions** will stop immediately.

Changes to your agreement

We, or our subcontractors, will notify you in writing regarding any material changes to the services, your agreement or the fees. Wherever possible, we will endeavour to notify you of such changes at least 30 days in advance of them taking effect. In the event of any such changes your attention is drawn to your general right of termination as set out above.

Updates to Digital Content

We may update or require you to update digital content, provided that the digital content shall always match the description of it that we provided to you before you bought it.

Choice of Law

Unless TENERITY agree otherwise, the language of your agreement and each part thereof generally and all communications relating to it will be English. Your agreement is governed by and interpreted in accordance with the laws of England and Wales.

Disputes arising in connection with your agreement shall be subject to the exclusive jurisdiction of the courts of England and Wales. If you live in Scotland, you can bring legal proceedings in respect of the services in either the Scottish or English courts. If you live in Northern Ireland, you can bring legal proceedings in respect of the services in either the Northern Irish or English courts.

How to make a complaint

If you have cause for dissatisfaction and wish to complain about the sale or services of Identity Secure please contact us on 0345 600 6236*, email us at enquiries@identitysecure.co.uk or write to: Customer Services Manager, Identity Secure, PO Box 5305, Lancing, BN11 9WD quoting your membership number.

We aim to promptly solve most of our customers' complaints at the initial point of contact. Our staff are fully trained to deal with your complaint quickly and efficiently. However should you not be satisfied with the response you have received, your complaint will be responded to by the Customer Relations Team who will aim to resolve your complaint promptly. If we need more time to investigate your complaint we will send you an acknowledgement letter providing reassurance that your complaint is being dealt with. We will do our best to resolve the problem within 4 weeks.

If we cannot respond within these timescales we will write to you again within 4 weeks to provide you with a final response or to let you know when we will contact you again, which will be within 8 weeks from when you first contacted us about your complaint.

If your complaint relates to the data that TransUnion holds and we are not able to resolve your complaint, we may refer your complaint to TransUnion.

If you remain unhappy

If we have not resolved your complaint to your satisfaction within eight weeks from when you first contacted us you may refer your complaint to the Financial Ombudsman Service for an independent review. The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. By telephone on 0800 023 4567 or 0300 123 9123. By e-mail: complaint.info@financial-ombudsman.org.uk. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

General rights

Your agreement and any written representations given to you during your application constitute the entire agreement between you and TENERITY. A person who is not a party to your agreement shall have no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of your agreement.

Security

You may be required to validate any request you make to TENERITY by providing the security details you have registered during your application. Failure to provide such security details or other suitable validation will result in TENERITY refusing to act upon such a request. If you have not registered security details with TENERITY you should contact them as soon as possible to ensure they are able to provide you with the service to which you are entitled.

If you believe there is a security issue associated with your Identity Secure membership you should contact us immediately.

Keeping details up to date and changing address

To ensure that you are entitled to receive the full benefits provided by the services, you must inform TENERITY of any change to your home address.

How we will use your data

TENERITY is the data controller for the personal data we collect directly from you.

We will only use your personal data as set out in our Privacy and Cookies Policy.

By applying for Credit Tracker, you authorise TENERITY to pass on your data to TransUnion to provide the report and monitoring service under Section 7 of the Data Protection Act 1998.

Liability

Promises:

We will use all reasonable skill and care in the supply of the services to you and TransUnion will use all reasonable efforts to verify the accuracy of information provided as part of the Credit Report and monitoring services.

Please note however that the information comes from a number of third party sources who may not always keep their information up-to-date. You agree that one of the purposes of the supply of Information is to alert you to inaccurate information from third party databases. Any information provided to you as part of Credit Report and monitoring services are provided for guidance and information only. Any businesses that carry out credit searches on you will take information from a number of sources and use their own criteria in making decisions based on it. You should not rely on the information provided as part of Credit Report and monitoring services and TransUnion nor any member of the TransUnion Information Group companies can be responsible or liable if you rely on it or take any action based upon it. For that reason, any guarantee or warranty that any Information is complete, accurate, up-to-date or error-free, of a satisfactory quality or fit for any particular purpose is inappropriate to the nature of the Services, and we exclude all liability in this respect unless (and to the extent) attributable to our breach or negligence. Except as expressly set out in your agreement, TENERITY excludes all other promises to the extent that TENERITY are legally allowed to exclude them. (Please refer to your local Citizen's Advice Bureau or local trading standards office for information about your statutory rights and promises which TENERITY is not legally allowed to exclude).

Limitation of Liability:

This section (and any other clause excluding or restricting **our** liability) applies to **Tenerity's** directors, officers, employees, **subcontractors** (Specifically including **TransUnion**), agents and affiliated companies as well as to **Tenerity**. Nothing in this service agreement in any way limits or excludes **Tenerity's** liability for negligence causing death or personal injury or for fraudulent misrepresentation or for anything which may not legally be excluded or limited. Without prejudice to the rest of **your agreement**, **Tenerity's** liability of any kind in respect of any **services** or otherwise shall be limited to the amount equal to **fees** payable by **you** in any twelve month period under **your agreement**. In no event will **Tenerity** be liable for any:

- economic losses (including, without limit, loss of revenues, profits, contracts, **business** or anticipated savings)
- loss of goodwill or reputation
- losses that **you** incur that were not reasonably foreseeable to **you** and **Identity Secure** when **your agreement** was entered into, or
- damage to or loss of data (other than damage caused to a device or digital content belonging to **you** as a result of defective digital content which **we** have supplied to **you**), to the extent that this was not in the contemplation of **Tenerity** and **you** at the commencement of the term and is not attributable to **Tenerity's** negligence or breach of **your agreement**.

Tenerity will not pay for losses arising from **our** inability to provide the **services** in the event of war, terrorism, invasion, an act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, revolution, insurrection or military or usurped power.

If any provision of **your agreement** is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of **your agreement** which shall remain in full force and effect.

SECTION 2. SERVICES

The services provided by Tenerity International and its subcontractors

This section sets out the **services** provided by **Tenerity** as part of **your Identity Secure membership**. In some cases, the **services** may be provided by **subcontractors** of **Tenerity**.

The **services** provided to **you** are limited to the description below. There is no insurance provided by these **services** or as part of **your Identity Secure membership** by **Tenerity** or its **subcontractors**.

a) TransUnion Credit Report service

After **we** have received **your application** for **Identity Secure**, **we** will verify:

- i) **your application** details;
- ii) that **you** have a **credit profile** with **TransUnion**, and
- iii) that **TransUnion** can validate **your** identity

We will then send **you your Credit Report** or make it available for **you** to view via **your** online account. The source of the **information** included in your **Credit Report**, including **information** on County Court Judgments (CCJs), is **TransUnion Limited**.

By applying for **Identity Secure**, **you** are authorising **us** to pass on **your** data to **TransUnion** to provide **your Credit Report** and **monitoring services** under Section 7 of the Data Protection Act 1998.

You can request **your TransUnion Credit Report** as part of **your Identity Secure membership** subject to our reasonable usage policy, which is a maximum of 1 report each day.

Your Credit Report will be provided by **TransUnion**.

b) Credit profile monitoring service

Once **you** have received **your Credit Report**, as set out above, **you** will receive a periodic notification alerting **you** to any significant changes which have occurred in the previous month (including but not restricted to):

- **your credit profile** held by **TransUnion** is searched,
- an account is added or deleted from **your credit profile** held by **TransUnion**,
- a change is made to the payment history of **your** credit accounts,
- a judgment, voluntary arrangement or bankruptcy (or a decree, debt arrangement or sequestration in Scotland) is added or deleted.

If there have been no such changes then **you** will be notified every month that this is the case. **You** will have the choice to receive **your** notifications by SMS or email.

c) Cifas Protective Registration

The **Cifas** Protective Registration service is available to **you** as part of **your Identity Secure membership**. When **you** register for **Cifas** Protective Registration, **you** agree to a **Cifas** warning being placed against **your** address, which indicates that **you** have been recorded on the **Cifas** database at **your** own request. If a **Cifas** member undertakes a search of the **Cifas** database they will see the **Cifas** Protective Registration entry against **your** address and in some cases request further proof of identification. This may mean **you** experience delays while **your** credentials are being checked.

Important Information about Cifas warnings

- Law enforcement agencies may access and use this **information**
- Other organisations may access and use this **information** to prevent fraud and money laundering, for example when:
- Checking details on **Applications** for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job **Applications** and employees
- Other organisations may access and use from other countries the **information** recorded by fraud prevention agencies

To find out about the relevant fraud prevention agencies contact the **Identity Secure** team by calling 0345 600 6236*.

The **Cifas** warning will remain on the **Cifas** database for a minimum of 13 months, unless **you** call the **Identity Secure** Team on 0345 600 6236* or write to **us** at **Identity Secure**, Operations Centre, PO Box 5305, Lancing, BN11 9WD and ask for it to be removed.

d) Identity fraud advice and resolution services

If **you** need any advice about **your TransUnion Credit Report** or about **identity theft**, **you** can speak to one of **our** experts on 0345 600 6236*. If **identity fraud** is suspected by the expert, **you** will receive initial advice and will be assigned a 'victim of fraud' consultant who will analyse **your TransUnion Credit Report** with **you**, and if necessary formally open a case on **your** behalf and liaise directly with any lenders searching **your TransUnion Credit Report**, or that have recorded a credit account, to seek to have any inaccurate credit **information** corrected by the lender.

Your dedicated victim of fraud consultant is available between the hours of 8am – 8pm Monday to Friday, 9am – 5pm Saturday, excluding **UK** bank holidays.

The **services** provided to **you** are limited to the description above. The **services** are provided whether or not an **identity theft event** has actually occurred. The **identity fraud** resolution service is not insurance, and nothing in **your agreement** will oblige **Tenerity** or its **subcontractors** to compensate **you** or assume any risk of or in relation to an **identity theft event** occurring. For the avoidance of doubt, neither **Tenerity** nor its **subcontractors** will be able to become involved in any legal proceedings with a lender or any other investigatory body if a lender disputes whether there has been an **identity theft event**.

e) Online monitoring

You will be able to register up to a maximum of 6 debit and/ or credit card numbers and a range of personal details to be monitored on the internet.

You will be able to access, amend, add and delete which cards and optional personal details are being monitored by logging in to the **Identity Secure** website. The following **information**, provided with **your Identity Secure application**, will be automatically monitored from 24 hours after **your application** is accepted by **Tenerity**:

- **your** name address date of birth
- email address
- home phone number
- mobile phone number

If **you** pay for the **Fees** by credit or debit card **you** will have the card number automatically registered for monitoring.

You will be responsible for registering and amending the debit/credit cards **you** wish to be monitored. **Your** registered **information** will be monitored online daily and if detected as a high risk, **we** will alert **you** by sms or email. Full details of **your** alerts will be available by logging in to the **Identity Secure** website. Monitoring of **your** cards and personal details will cease when **your membership** is closed or cancelled.

f) Online Protection Software

Online Protection Software helps protect **your** pc from email 'phishing' and key-logging attacks. Once **you** have registered online, **you** will be able to download **your Online Protection Software** subject to the **User Licence Agreement**, which **you** will be asked to accept. **You** are able to download this Software a maximum of three times, and will receive automatic updates for as long as **you** remain a member of **Identity Secure**.

g) ID MobileProtect

ID MobileProtect is a secure application that allows **you** to browse the internet safely from **your** smartphone, protecting **you** from phishing scams.

Once **you** have registered on the **Identity Secure** website, **you** will be able to install the **ID MobileProtect** app on **your** Android or Apple smartphones. **You** are responsible for updating **your** smartphone number. **You** must agree to accept and comply with the End User Licence Agreement before **you** will be able to download the **ID MobileProtect** software.

You are able to download this software a maximum of 3 times, and will receive automatic updates for as long as **you** remain a member of **Identity Secure**. **You** will not be able to receive automatic updates when **your** membership is closed or cancelled. Access to **ID MobileProtect** will cease when **your** membership is closed or cancelled.

h) Identity theft risk assessment

If **you** would like an assessment of the risk of **your** identity being misused by someone else please call **us** on 0345 600 6236*. **We** will provide general guidance on many of the key factors that could affect **your** potential for exposure to **identity theft** and how **you** can reduce **your** risks in response to them.

What to do if you think you are a victim of an Occurrence of Identity theft

Firstly, contact **Identity Secure** without delay at any time on 0345 600 6236*

Your consultant will help **you** with advice on what **you** need to do next, for example;

- i) File a police report within 24 hours of discovering the **identity theft**.
- ii) Notify **your** bank(s), payment card company(ies) and all other accounts of the **identity theft** within 24 hours of discovering the **identity theft**.

* Calls to 03 numbers will cost no more than 01 or 02 numbers from landlines or mobiles and are included within free call packages. Calls may be recorded and monitored for training and quality purposes.

Contact Us

0345 600 6236*

Lines are open 8am - 8pm on Monday to Friday and 9am-5pm on Saturdays (excluding bank holidays).

Visit www.credittracker.identitysecure.co.uk any time to access your benefits online.

You can get this in Braille, large print or audio by calling 0345 600 6236*.

Or call us from a textphone via the Next Generation Text Service by prefacing our number with 18002.

*Calls to 03 numbers will cost no more than 01 or 02 numbers from landlines or mobiles and are included within free call packages. Calls may be recorded and monitored for training and quality purposes. Email address enquiries@identitysecure.co.uk (emails to this address will not be encrypted please do not send emails containing any personal and/or financial data).

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