

Credit Insights Privacy Policy

ScoresMatter, Inc, who owns and operates the Credit Insights website - www.yourcreditsights.com, (referred to as "we", 'us' 'our' in this policy) are committed to protecting and respecting your privacy.

This policy (together with our [Terms of Use](#) and any other documents referred to in it) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

This Privacy Policy applies only to your use of www.yourcreditsights.com ('**our Site**'). Our Site may contain links to other websites. Please note that We have no control over how your data is collected, stored, or used by other websites and We advise you to check the privacy policies of any such websites before providing any data to them.

1. Information we may collect from you

We may collect and process the following data about you:

- Information that you provide by filling in forms on our site www.yourcreditsights.com (**our site**). This includes information provided at the time of registering to use our site, subscribing to our service, posting material or requesting further services.
- We may also ask you for information when you enter a competition or promotion and when you report a problem with our site.
- If you contact us, we will keep a record of that correspondence.
- We may also ask you to complete surveys that we use for research purposes, although you do not have to respond to them.
- Details of transactions you carry out through our site and of the fulfilment of your order(s)
- Your use of the services we provide (such as when and how you logged in to your account)
- Details of your visits to our site including, but not limited to, traffic data, location data, weblogs and other communication data, whether this is required for our own billing purposes or otherwise and the resources that you access.
- Details of your credit report and score and any alerts for in changes
- If you respond to any advertisement for a job, we will keep your application details until we reach a decision on it.

2. IP addresses and other Internet information

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

We also use Google Analytics to collect anonymous data from websites that we may advertise on. This data allows us to understand how visitors who have clicked on our advert interact with us on our website. We may also use this information to make enhancements to our website and to improve user experience. Occasionally we may share this anonymous data with our associated companies. You can opt-out of this anonymous data collection and sharing activity by visiting the Google Analytics Privacy Overview web page and following the procedures noted under the Browser Opt-out section.

3. Cookies

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

4. Where we store your personal data

We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

All of our customer data is stored and accessed from our servers which are based in Ireland. We may however store some customer data in other jurisdictions if required to do so in compliance with local data protection regulations in the countries that we operate.

Irrespective of where we store your data, We will take all reasonable steps to ensure that your data is treated as safely and securely and in compliance with the data protection regulations that apply, including:

- Carrying out due diligence on prospective parties to which we wish to transfer the data to;
- Carrying out a risk assessment on the country to which we will transfer data;
- Transferring data in an encrypted form or using a secure file transfer protocol; and /or

- Limiting the transfer of data to only data that needs to be transferred to achieve the purpose.

Any payment transactions will be encrypted using SSL (Secure Sockets layer) technology.

Where We have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

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

5. Uses made of the information

We use information held about you in the following ways:

- To provide you the services that form part of the subscription.
- To ensure that content from our site, including within the customer dashboard is presented in the most effective manner for you and for your computer.
- To provide you with information, products or services that you request from us or which we feel may interest you, where you have consented to be contacted for such purposes.
- To carry out our obligations arising from any contracts entered into between you and us.
- To deal with any query that you may raise with us.
- To allow you to participate in interactive features of our service, when you choose to do so.
- To notify you about changes to our service.

We may share your data (but not the data from the your credit reports) to carefully selected third parties. We, or the third parties may use your data to provide you with information about goods and services which may be of interest to you. We (or the third parties) may contact you about these by email, post or telephone. Offers that we (or the third parties) may send or refer you to will include information about our other products and services, offers from service providers that maybe the same or similar to what we provide, credit cards and loans (personal and short term), gaming, cell phone offers, insurance, job boards and promotional offers such as free gifts, coupons and vouchers from retailers.

If you are an existing customer, we may contact you by electronic means (e-mail or SMS messaging) with information about goods and services similar to those which were the subject of a previous sale to you whether those offers are from us directly or on behalf of a third party.

If you do not want us to use your data in this way, or to pass your details on to third parties for marketing purposes, please tick the relevant box situated on the form on which we collect your data (i.e. the sign up page) or let us know at any time by contacting us.

We do not disclose information about identifiable individuals to our advertisers, but we may provide them with aggregate information about our users (for example, we may inform them that 500 men aged under 30 have clicked on their advertisement on any given day). We may also use such aggregate information to help advertisers reach the kind of audience they want to target (for example, women in Atlanta). We may make use of the personal data we have collected from you to enable us to comply with our advertisers' wishes by displaying their advertisement to that target audience.

6. Disclosure of your information

We may disclose your personal information to any member of our group, which means our subsidiaries.

We may disclose your personal information to third parties:

- So that we can provide the service for which you have subscribed for (such as the credit report and score and ID theft Insurance)
- Where you have opted out of marketing or have cancelled your membership with us, we may share your information with our compliance partners and marketing partners to ensure that they update their records.
- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If ScoresMatter, Inc or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our [Terms of Use](#) or [Terms and Conditions of Membership](#) and other agreements; or to protect the rights, property, or safety of ScoresMatter, Inc our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

We may sometimes contract with third parties to supply services to you on Our behalf. These may include payment processing, search engine facilities, advertising, and marketing companies. In some cases, the third parties may require access to some or all of your data. Where any of your data is required for such a purpose, We will take all reasonable steps to

ensure that your data will be handled safely, securely, and in accordance with your rights, Our obligations, and the obligations of the third party under the law.

In order to provide you with our services (and comply with our contractual obligations) we may need to share some or all of your personal data with our service providers:

- AllDigi Technologies Limited- customer support services;
- Array US Inc.- credit report & score (and related services) provider
- Atlassian- project management platform
- Amazon Web Services – hosting and server provider
- Bryton Interactive LLC- technology support services
- SendGrid – emailing platform for sending email communications
- Mandrill ® - emailing platform for sending email communications
- TrustPilot A/S- customer feedback and reviews platform
- WebApps, LLC, - campaign management platform

7. How you can manage your Personal Information

You can update some of your personal information (such as your telephone number and postal address) by [logging](#) into your account and updating your personal details. For other information, such as updating the email address linked to your login credentials you can contact us by email on: contact@yourcreditinsights.com to update these.

You can opt out from all marketing from Us by selecting the 'opt-out' link that appears at the bottom of our emails or on our website or by emailing us on contact@yourcreditinsights.com.

We also give all our customers the following rights:

- Save for in specific circumstances, to request that we delete the personal information that we hold about you;
- To request that we update or correct any of your personal data that we hold; and
- To request a copy of the personal information that we hold about you and the categories of third parties with which we have shared your details with.

To exercise any of these rights in this section you can contact us by:

- Email: contact@yourcreditinsights.com;
- Post: Credit Insights, ScoresMatter, Inc, 10945 State Bridge Road, Suite 401-335, Alpharetta, Georgia 30023-5676

8. How Long Do We Keep Your Information

We do not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. Data will therefore be retained for the following periods (or its retention will be determined on the following bases):

- a) As a general rule, unless we have been requested to delete your information, customer personal data will be kept for the duration of the provision of the services and for a period of up to six years after the services have been terminated by you or Us.
- b) Where we have not provided you with any products or services (i.e. there has been no contract between you and Us), then we will keep your data for a period of two years.

We may keep data longer than stated in (a) and (b) above where we are required to do so by law or a contractual obligation, or for the purpose of defending any legal action or complaint, however where we can, we will anonymize such data so that it no longer identifies a living individual.

Call recordings are retained for a period of 2 years from the date that the call is made to our customer services team.

9. Legitimate Interest

Where we use legitimate interest for the basis of our processing of your personal data we shall ensure that we can demonstrate compelling legitimate grounds for the processing, which override the interests, rights and freedoms of the individual.

You have the right to object to our use of your personal data where we use legitimate interest as the basis of processing. You can do this by contacting us on the details in section 7 above.

Our legitimate interests include:

- a) intra-group transfers;
- b) the maintenance of our IT/Data Security systems and processes;
- c) putting in place and using fraud prevention mechanisms;
- d) keeping our records up to date;
- e) working out which of our products and services may interest you and telling you about them (i.e. direct marketing);
- f) developing products and services;
- g) being efficient about how we fulfil our legal duties;

- h) maintaining a marketing suppression list; and
- i) complying with laws/regulations that apply to us.

10. Automated decision making and profiling

We do not currently use wholly automated decision making, if this changes we will update our policy to explain our use and the measures that we have in place.

We do not profile individual customers, however we may use aggregated data to profile our customer base to determine the characteristics of people who use our services (i.e. gender, age, location, income levels) but this does not have any impact on consumers in that this is not used to determine whether they can access or use our services.

11. Links to third party websites

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

12. Children

We term anyone under the age of 18 a child and we do not provide services or market directly to children.

We will never knowingly request personally identifiable information from anyone under the age of 18. If we discover that a child under the age of 18 has provided us with any personally identifiable information, we will delete that information from our systems.

13. California Consumer Privacy Act (CCPA)

This section of our policy sets out the additional rights and obligations that we have towards Californian Consumers (as defined in the California Consumer Privacy Act- 'the Act'). The Act requires that we provide additional information to Californian Consumers about the categories of Personal Information we collect and how we use it, the categories of sources from whom we collect Personal Information, and the third parties with whom we share it.

a) Sources of Personal Information

Depending upon how you interact with us all categories of Personal Information come from the following sources:

- You, when you register for one of our services and/or use our services
- Automatically collected from you at the time you register or use our services
- Our affiliate companies
- Third parties that provide us services or from whom we receive services

b) The categories of Personal Information that we collect:

Category of Personal Information	Category of third parties with which we share this Information
Identifiers – such as your name, postal address, online identifier Internet Protocol address, email address, or other similar identifiers	<ul style="list-style-type: none">• Companies within our group or our affiliates companies• Third party service providers (such as our payment processors and mailing platforms)• Integration clients (third parties that we have selected to help provide our services to you)• Marketing partners• Aggregators (for example for analytical services)
Commercial Information- such as services obtained or considered	<ul style="list-style-type: none">• Companies within our group or our affiliates companies• Integration clients (third parties that we have selected to help provide our services to you)• Marketing partners• Aggregators (for example for analytical services)

Internet or other electronic network activity information- such as information regarding your interaction with our website, application, or advertisement.	<ul style="list-style-type: none"> • Companies within our group or our affiliates companies • Marketing partners • Aggregators (for example for analytical services)
Financial Information- such as billing details	<ul style="list-style-type: none"> • Companies within our group • Third party service providers (such as our payment processors and mailing platforms)
Professional or employment related information	<ul style="list-style-type: none"> • Companies within our group or our affiliates companies • Marketing partners • Aggregators (for example for analytical services)
Other information that can identify or be associated with you	<ul style="list-style-type: none"> • Companies within our group or our affiliates companies • Aggregators (for example for analytical services)

c) How we use your information for business or commercial purposes

All of the categories of Personal Information we collect about you (as detailed above) are used for the following purposes:

1. Providing and managing the services that we provide you;
2. Personalising and tailoring our services for you;
3. Providing and managing your access to our website(s);
4. Personalising and tailoring your experience on our website(s);
5. To process and submit your request to our third-party providers so that you can access the services that we provide;
6. Conducting market research (including reviews and surveys);
7. To manage your marketing preferences;
8. To manage your data processing preferences;

9. For the detection and prevention of security incidents or fraudulent and illegal activity and the prosecution of such activities;
10. Maintaining the security and quality of our services including through bug detection and error reporting;
11. Other uses that we notify you about.

ScoresMatter, Inc does not sell any of your Personal Information to third parties for commercial purposes.

d) Your rights

The Act gives you a number of rights, which we have listed below:

- The right to request to see the categories of Personal Information that we have collected about you in the last 12 months and what that Personal Information is;
- Subject to specific circumstances, to request that we delete your Personal Information;
- To opt-out of the sale of your Personal Information; and
- The right not to be discriminated against for exercising your rights,

To exercise any of your rights you can contact write to us by email at:

contact@yourcreditinsights.com or by post to: Credit Insights, ScoresMatter, Inc., Suite 401-335, 10945 State Bridge Road, Alpharetta, Georgia 30023.

We may require additional information from you in order to verify that you are who you say you are. Once we have verified your identity then we will carry out your request within a period of 45 days of receipt of your request.

14. Other US States

Where you are resident in other States in the USA that give you rights in relation to the processing of your personal data then we shall adhere to those obligations and provide you with the information required and allow you to exercise rights granted to you by those laws and regulations.

15. Changes to our Privacy Policy

By using our site, you consent to the collection and use of information as outlined above by ScoresMatter, Inc. We may modify this Privacy Policy from time to time, and any such modifications shall be effective upon posting by us on this page. You agree to be bound to any

changes to this Privacy Policy when you use our site after any such modification is posted. It is therefore important that you review this Privacy Policy each time before accessing our site to ensure that you are updated as to any changes. If you do not want to be bound by an amendment or modification to this Privacy Policy, you will need to terminate your account, if any, and refrain from using our site or ordering any products after that date. No other amendments will be valid unless they are in a paper writing signed by ScoresMatter, Inc and by you.

16. **Contact**

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to Credit Insights, ScoresMatter, Inc, 10945 State Bridge Road, Suite 401-335, Alpharetta, Georgia 30023-5676 **or** sent by email: contact@yourcreditinsights.com.

This policy is effective from August 2025