

Section 1. General Information

Your **Credit Manager membership** is made up of the following separate key documents (together, 'your agreement'):

- 1) Your **welcome letter** or email (which you will have received with these **terms & conditions**),
- 2) A copy of the **User Licence Agreement** for **Sentinel® mobilesafe** and **Sentinel® Online Protection Software** (if you download this software), and
- 3) These **terms & conditions**

It is important that you read all of the documents forming your **agreement** carefully since they contain important **information** about your **Credit Manager membership**, including your rights and obligations. Please keep your documents together and in a safe place in case you need to refer to them in future.

Credit Manager is made available through **Barclays Bank** and is provided by **Affinion International Limited (Affinion)**. Your **agreement** is between you and **Affinion**. **Affinion** will provide the **services** described under your **agreement**. 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**.

Your **credit report** is only one element of any borrowing decision and does not guarantee the outcome of a lending decision by **Barclays Bank** or any other lender.

Your eligibility

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

Definitions of words used in these terms & conditions

Where the words below appear in these **terms & conditions** they have the following meanings.

Affinion

Means **Affinion International Limited**. Registered in England: company number 1008797. Registered address: Charter Court, 50 Windsor Road, Slough, Berkshire, SL1 2EJ, United Kingdom. **Affinion International Limited**, provides the **services** to you through its **subcontractors** under your **agreement**. VAT number GB 125 4954 08. **Affinion International 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 111 6768.

Application

Means your **application** for **Credit Manager membership**, which will be considered by **Affinion** prior to the commencement of the term.

Barclays Bank

Means **Barclays Bank PLC**. Registered in England. Company number 1026167, Registered Office: 1 Churchill Place, London, E14 5HP, United Kingdom.

Business

Means any employment, trade, profession or occupation.

Callcredit

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

CIFAS

Means the Credit Industry Fraud Avoidance System, the UK's fraud prevention service.

Credit Manager

Means the **Credit Manager** service provided by **Affinion** described in Section 2 below.

Credit Management advice

Means the advisory service described in Section 2 below.

Credit Manager membership

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

Credit Report and monitoring services

Means the Credit management services, the **Callcredit Credit Report** service including **Credit Score**, the **Credit Monitoring** service, the **Online Credit Profile impact indicator**, and the **Credit Statement** as described in Section 2 below.

Credit Score

Your **Callcredit credit score** is a credit rating based on the **information** within your **Callcredit Credit Report**. It is a number on a scale of 0 to 710 with a higher score indicating that you should find it easier to borrow money or buy goods on credit. However, each lender has their own credit scoring rules and they take other **information** into account when scoring your **application** for credit.

Credit Profile

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

Credit Statement

Means the **credit statement** described in Section 2 below.

Fees

Means the amount payable for your **Credit Manager membership** as notified during the **application** process, confirmed to you in your **welcome letter**, and as described in the fees section in your **terms & conditions**. This amount will be charged according to the payment method set out in your **welcome letter**.

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.

Identity theft event

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

Information

Means any documents, notifications or advice delivered to **you** by **Affinion** or its **subcontractors** as part of or during the provision of the **services** (including but not limited to **Callcredit Credit Reports**, **credit statements** and **credit scores**).

Online Card Monitoring Service

Means the card monitoring service described in Section 2 below.

Online Credit Profile Impact Indicator

Means the **online credit profile impact indicator** service 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.

Sentinel® mobilesafe

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.

Sentinel® 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.

Services

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

- a. Credit management services
- b. **Callcredit Credit Report service** including **credit score**
- c. Credit Monitoring Service
- d. **Online Credit Profile Impact Indicator**
- e. **Credit Statement**
- f. **Identity fraud** advice and resolution services
- g. CIFAS Protect Registration
- h. **Online Card Monitoring Service**
- i. **Sentinel® Online Protection Software**
- j. **Sentinel® mobilesafe**.

Subcontractors

Means **Affinion subcontractors** and service providers and currently includes **Callcredit** and **SentryBay**.

Terms & conditions

Means these **terms & conditions**.

UK

Means the United Kingdom, including Northern Ireland.

User Licence Agreement

Means the **User Licence Agreement** for **Sentinel® Online Protection Software** and **Sentinel® mobilesafe**.

We, our or us

Means **Affinion**.

Welcome letter

Means the **welcome letter** or email sent to **you** upon **Affinion** accepting **your application** and which 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.

Fees

You will be charged the **fees** as described in **your welcome letter** unless **your agreement** is cancelled or terminated by **you** or by **Affinion** in accordance with the 'Cancellation and termination' section below. **We** may change the **fees for your Credit Manager membership** but will give **you** at least 30 days advance notice before doing so.

Term

Your Credit Manager membership will continue until terminated or cancelled in accordance with the 'Cancellation and termination' Section of these **terms & conditions**.

User Licence Agreement

If **you** download the **Sentinel® Online Protection Software** and **Sentinel® mobilesafe** software, **you** must accept and fully comply with the requirements of the **User Licence Agreement**.

Validating your identity with Callcredit

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

If **Callcredit** 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 **Callcredit**, but one reason for this may be that, at the time, **Callcredit** were unable to match **your** personal details to the correct Credit Report. **You** will be asked to submit documents to help **Callcredit** validate **your** identity.

If the documents submitted are not sufficient for **Callcredit** 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 **Credit Manager 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 **Affinion** 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 **Callcredit** and/or its licensors. **Callcredit** have the right to suspend services if they reasonably consider that there is likely to have been a breach of security.

Cancellation and termination

Cancellation by you

You may cancel your **Credit Manager membership** 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 & conditions** and receive a refund of any fees you have paid. On expiry of the 14 day period you can cancel your **Credit Manager membership** but you will not be entitled to a refund of any fees paid.

To cancel please write to Customer Services Manager, Credit Manager, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF, or call us on 0800 432 0912*

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**. 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 **Callcredit** reasonably consider that there is or is likely to have been a breach of security.
- if we or **Callcredit** reasonably consider the **Credit Report and monitoring services** are being used in a way which is not permitted or fraudulent.
- if we or **Callcredit** reasonably consider that the **Credit Report and monitoring services** are being used in any way detrimental to us or **Callcredit**.

Termination of your Credit Manager membership

Your **Credit Manager membership** will end 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 **Callcredit** 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 **Callcredit** to validate your identity within 90 days of you failing validation.

If your **Credit Manager membership** is terminated, all the **services** set out in Section 2 of these **terms & 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 **Affinion** 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 service elements of this service or about the way in which the product was sold please contact **Affinion** on 0800 432 0912* or write to: Customer Services Manager, **Credit Manager**, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF quoting your **Credit Manager 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 **Callcredit** holds and we are not able to resolve your complaint, we may refer your complaint to **Callcredit**.

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@financialombudsman.org.uk. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

The EC Online Dispute Resolution Platform

If you have a complaint, you have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) Platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from that purchase. Complaints submitted to the platform will be dealt with by approved ADR providers. You can access the platform at the following website address: <http://ec.europa.eu/consumers/odr/>.

General rights

Your agreement and any written representations given to you during your application constitute the entire agreement between you and Affinion. 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 Affinion by providing the security details you have registered during your application. Failure to provide such security details or other suitable validation will result in Affinion refusing to act upon such a request. If you have not registered security details with us you should contact us on 0800 432 0912* as soon as possible to ensure we are able to provide you with the service to which you are entitled.

Call Monitoring

You are advised that any telephone calls made to Affinion and its subcontractors may be recorded. These recordings may be used to monitor the accuracy of information exchanged between you and the relevant staff. They may also be used to allow additional training to be provided to Affinion staff and its subcontractors, for quality control purposes and in the investigation of any complaints or queries regarding the services. The staff are aware that conversations are monitored and recorded.

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 keep Affinion informed of any changes, additions or deletions to your registered card for payment of the fees. You must inform Affinion of any change to your home address.

Data Protection Act 1998

The details you supply to Affinion and its subcontractors will be stored securely and used by Affinion and its subcontractors to administer your Credit Manager membership. By applying for Credit Manager, you authorise Affinion to pass on your data to Callcredit to provide the report and monitoring service under Section 7 of the Data Protection Act 1998.

Information may be disclosed to regulatory bodies and/or your bank or card issuer and its subcontractors for the purposes of providing the services. These details will not be kept for no longer than is necessary. You are entitled to a copy of all of the information held about you for which Affinion may charge you £10. You consent to your bank/card issuer passing your name, address and card details to Affinion for the purpose of billing your account with the fees. By entering into your agreement, you give your consent to the transfer of data outside of the EEA to the USA (including to an affiliate company of Affinion) for the purposes of data processing relating to the provision of services. Your data may also be disclosed to third parties where required by law or in the event that Affinion merges with or is bought by another company, or otherwise undergoes a corporate restructuring. For more information about the data processing activities of Affinion and its subcontractors please write to Customer Services Manager, Credit Manager, Sentinel House, Airspeed Road, Portsmouth, Hampshire, PO3 5RF.

Liability

Promises:

Affinion will use all reasonable skill and care in the supply of the services to you and Callcredit 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 Callcredit nor any member of the Callcredit 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, Affinion excludes all other promises to the extent that Affinion 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 Affinion are not legally allowed to exclude).

Limitation of Liability:

This section (and any other clause excluding or restricting our liability) applies to Affinion's directors, officers, employees, subcontractors, (Specifically including Callcredit), agents and affiliated companies as well as to Affinion. Nothing in this services agreement in any way limits or excludes Affinion'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, Affinion'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 Affinion 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 Affinion 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 Affinion and you at the commencement of the term and is not attributable to Affinion's negligence or breach of your agreement.

Affinion 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

This section sets out the **services** provided by **Affinion** as part of **your Credit Manager membership**. In some cases, the **services** may be provided by **subcontractors** of **Affinion**.

The **services** provided to **you** are limited to the description below. There is no insurance provided by these **services** or as part of the **Credit Manager membership** by **Affinion** or its **subcontractors** or **Barclays Bank**.

a) Credit management services

If **you** want guidance about managing **your credit score** **you** can speak to one of our experts on 0800 432 0912*. **We** can:

- (i) help with any enquires **you** may have about **your credit profile** and factors affecting **your credit score**.
- (ii) help with correcting any errors in **your credit profile** where possible and adding notes if needed.

b) Callcredit Credit Report service including credit score

After **we** have received **your application** for **Credit Manager**, **we** will verify:

- i) **your application** details; and
- ii) that **you** have a **credit profile** with **Callcredit**, and
- iii) that **Callcredit** 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 **Callcredit Limited**.

But if **we** are unable to verify this, **you** will not receive **your Callcredit Credit Report** and the credit monitoring service will not be started. **You** will be notified if **we** have been unable to do this.

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

You can request **your Callcredit Credit Report** as many times as **you** want during **your Credit Manager membership** up to a maximum of 1 report each day.

c) Credit Monitoring Service

Once **you** have received **your Callcredit Credit Report** **you** can choose to receive weekly notifications alerting **you** to any significant changes which have occurred (including but not restricted to):

- **Your credit profile** held by **Callcredit** is searched,
- An account is added or deleted from **your credit profile** held by **Callcredit**,

- A change being made to the payment status 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 can select the alerts **you** want to receive at creditmanager.barclays.co.uk.

If **you** have chosen not to receive these alerts, **we** will not notify about these changes.

d) Online Credit Profile Impact Indicator

You will be able to use **our Credit profile** impact indicator to see how changes in **your** circumstances can impact **your credit score**.

e) Credit Statement

We will provide **you** with a quarterly **credit statement** setting out an overview of what has happened to **your credit** status over the 3 months ending on the date of the **credit statement**. This will include an illustration of how **your credit score** has changed over time.

f) Identity fraud advice and resolution services

If **you** have any questions about **your Callcredit Credit Report** or about **identity theft**, **you** can speak to one of **our** experts on 0800 432 0912*.

If **identity fraud** is suspected by the expert, **you** will be assigned a 'victim of fraud' consultant who will analyse **your Callcredit Credit Report** with **you** and discuss **CIFAS Protective Registration** with **you** (see section f below). If **your** victim of fraud consultant thinks it is necessary they will open a case on **your** behalf and liaise directly with anyone who has searched **your credit profile** held by **Callcredit** or recorded a credit account, to seek to have any inaccurate **credit information** corrected or notes added. As part of this service, **you** may be required to contact third parties directly. **Your** dedicated victim of fraud consultant will be available between the hours of 8am and 8pm Monday to Friday, and 9am and 5pm Saturday and Sunday, excluding **UK** bank holidays.

The **identity fraud** advice and resolution **services** provided to **you** as part of the **Credit Manager membership** are limited to the description above. These **services** are provided whether or not an **identity theft event** has actually occurred. The **identity fraud** advice and resolution service is not insurance, and nothing in **your agreement** will oblige **Affinion** or its **subcontractors** or **Barclays Bank** to compensate **you** or assume any risk of or in relation to an **identity theft event** occurring. Neither **Affinion** nor its **subcontractors**, nor **Barclays Bank** 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**.

g) CIFAS Protective Registration

The **CIFAS Protective Registration** service is available to **you** as part of **your Credit Manager 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 **Credit Manager** team by calling 0800 432 0912*.

The **CIFAS** warning will remain on the **CIFAS** database for a minimum of 13 months, unless **you** call the **Credit Manager** Team on 0800 432 0912* or write to **us** at Credit Manager, Operations Centre, Sentinel House, Airspeed Road, Portsmouth, PO3 5RF and ask for it to be removed.

h) Online Card Monitoring Service

You will be able to register up to a maximum of 10 debit or credit card numbers to be monitored on the internet. **You** will be able to access, add and delete which cards are being monitored by logging into the **Credit Manager** website at creditmanager.barclays.co.uk or over the phone with the **Credit Manager** customer services team on 0800 432 0912*. If **you** pay for the **Credit Manager** Fee by credit or debit card **you** will have the card number automatically registered for monitoring.

Online card monitoring will start within 24 hours of a card being registered with **Affinion**. If one or more of the card numbers is detected as compromised by **us** on a suspicious website, **you** will be notified within 24 hours of detection. Monitoring of **your** cards will cease when **your** membership is closed or cancelled.

i) Sentinel® Online Protection Software

Sentinel® Online Protection Software helps protect **your** PC (excluding Mac) from key logging attacks. Once **you** have registered on the **Credit Manager** website, **you** will be able to download the **Sentinel® Online Protection Software** for **your** PC. **You** must agree to comply with the **User Licence Agreement** before **you** will be able to download the **Sentinel® Online Protection 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 **Credit Manager**. **You** will not be able to receive automatic updates when **your** membership is closed or cancelled.

j) Sentinel® mobilesafe

Sentinel® mobilesafe is a secure **application** that allows **you** to browse the internet safely from **your** smartphone, protecting **you** from phishing scams. Additionally, if **you're** an Android user, **you** can use **Sentinel® mobilesafe** to remotely lock and unlock **your** device in the event it's lost or stolen. Once **you** have registered on the **Credit Manager** website, **you** will be able to install the **Sentinel® mobilesafe** app on **your** Android or Apple smartphones. **You** are responsible for updating **your** smartphone number. **You** must agree to comply with the **User Licence Agreement** before **you** will be able to download the **Sentinel® mobilesafe** 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 **Credit Manager**. **You** will not be able to receive automatic updates when **your** membership is closed or cancelled. Access to mobilesafe will cease when **your** membership is closed or cancelled.

Credit Manager is provided by **Affinion** International Limited, registered in England and Wales, Company no. 1008797, 50 Charter Court, Windsor Road, Slough, Berkshire, SL1 2EJ.

* Lines are open 8am to 8pm, Monday to Friday, and 9am to 5pm on Saturday, excluding bank holidays. Calls to 0800 numbers are free if made from a BT landline. Non-BT customers and mobile phone users should contact their service providers for information about the cost of calls. Calls may be recorded and monitored for training and quality purposes.