

## 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 UK PLC**. Registered in England. Company number 9740322. 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

You will be charged the fees as described in your **welcome letter** or email once we have successfully validated your identity with **Callcredit** as set out in 'Validating your identity with Callcredit' 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 **Credit Manager** membership will be at the rate notified to you in advance in accordance with the section entitled 'Changes to your agreement'.

#### 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](mailto: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.

## 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.

## How we will use your data

**Affinion** 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.

## 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** will 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](https://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 are free from mobiles and land lines. Calls will be recorded and monitored for training and quality purposes.