

## Section 1. General Information

**Your Manage My Credit 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 Manage My Credit 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.

**Manage My Credit** is provided by **Tenerity Limited (Tenerity)**. **Your agreement** is between **you** and **Tenerity**. **Tenerity** 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 a borrowing decision and does not guarantee the outcome of a lending decision by a lender.

### Your eligibility

**Manage My Credit 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. **Manage My Credit 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.

#### Application

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

#### Business

Means any employment, trade, profession or occupation.

#### Cifas

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

#### Credit Management advice

Means the advisory service described in Section 2 below.

#### Credit Report and monitoring services

Means the Credit management services, the **TransUnion** Credit Report service including **Credit Score**, the Credit Monitoring service, and the **Credit Statement** as described in Section 2 below.

#### Credit Score

**Your TransUnion credit score** is a credit rating based on the **information** within **your TransUnion 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 **TransUnion**. This **information** is used to create **your TransUnion 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 **TransUnion** as set out in 'Validating 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 **Manage My Credit** 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 **Tenerity** or its **subcontractors** as part of or during the provision of the **services** (including but not limited to **TransUnion Credit Reports, credit statements and credit scores**).

#### **Manage My Credit**

Means the **Manage My Credit** service provided by **Tenerity** described in Section 2 below.

#### **Manage My Credit membership**

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

#### **Online Card Monitoring Service**

Means the card monitoring 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** smartphone, 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 **Tenerity** and its **subcontractors** to **you** as part of **your Manage My Credit membership** set out in Section 2 below and includes:

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

#### **Subcontractors**

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

#### **Terms & conditions**

Means these **terms & 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 111 6768.

#### **TransUnion**

Means **TransUnion** International UK Limited, which is part of **TransUnion** Information Group. **TransUnion** International UK Limited is registered in England and Wales with company number 03961870. Registered Office: One Park Lane, Leeds, West Yorkshire, LS3 1EP. **TransUnion** International UK Limited is authorised and regulated by the Financial Conduct Authority under registration number 737740.

#### **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 **Tenerity**.

#### **Welcome letter**

Means the **welcome letter** or email sent to **you** upon **Tenerity** 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 **Tenerity** in accordance with the 'Cancellation and termination' section below. **We** may change the **fees** for **your Manage My Credit membership** but will give **you** at least 30 days advance notice before doing so.

## Term

**Your Manage My Credit 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 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 **Manage My Credit 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. You are responsible for keeping your username and password 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 and termination

### Your right to cancel within 14 days

You may cancel your **Manage My Credit 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. By exercising a right to cancel, you withdraw from your agreement with us and your agreement is terminated. On expiry of the 14 day period you can cancel your **Manage My Credit membership** but you will not be entitled to a refund of any fees paid.

To cancel please write to Customer Services Manager, **Manage My Credit**, PO Box 5305, Lancing, BN11 9WD, 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 **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**.

**Termination of your Manage My Credit membership**  
**Your Manage My Credit 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 **TransUnion** to validate and activate your **Credit Report and monitoring services** but if you 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 Manage My Credit 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 **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.

Disputes arising in connection with **your agreement** shall be subject to the exclusive jurisdiction of the courts of England. If **you** live in Wales, **you** can bring legal proceedings in respect of the service in either the Welsh or English courts. 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 **Tenerity** on 0800 432 0912\* or write to: Customer Services Manager, **Manage My Credit**, PO Box 5305, Lancing, BN11 9WD quoting **your Manage My Credit 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@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.

### 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 **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 **Tenerity** informed of any changes, additions or deletions to **your** registered card for payment of the **fees**. **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. For more information visit [www.tenerity.com/uk/privacy-notice-cookie-policy](http://www.tenerity.com/uk/privacy-notice-cookie-policy).

## Liability

### Promises:

**Tenerity** 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** are 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 **services** 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** 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 **Tenerity** 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

This section sets out the **services** provided by **Tenerity** as part of **your Manage My Credit 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 the **Manage My Credit membership** by **Tenerity** or its **subcontractors**.

### 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) TransUnion Credit Report service including credit score

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

- i) **your application** details; and
- 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**.

But if **we** are unable to verify this, **you** will not receive **your TransUnion 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 **Manage My Credit**, **you** are authorising **us** to pass on **your data** to **TransUnion** to provide **your Credit Report and monitoring services** under Article 15 of the UK General Data Protection Regulation.

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

### c) Credit Monitoring Service

Once **you** have received **your TransUnion 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 **TransUnion** is searched,
- An account is added or deleted from **your credit profile** held by **TransUnion**,

- 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 [www.managemycredit.co.uk](http://www.managemycredit.co.uk).

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

### d) 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.

### e) Identity fraud advice and resolution services

If **you** have any questions about **your TransUnion 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 TransUnion 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 **TransUnion** 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 **Manage My Credit 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 **Tenerity** or its **subcontractors** to compensate **you** or assume any risk of or in relation to an **identity theft event** occurring. 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**.

#### f) Cifas Protective Registration

The **Cifas** Protective Registration service is available to **you** as part of **your Manage My Credit 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 **Manage My Credit** 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 **Manage My Credit** Team on 0800 432 0912\* or write to **us** at Manage My Credit, Operations Centre, PO Box 5305, Lancing, BN11 9WD and ask for it to be removed.

#### g) 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 **Manage My Credit** website at [www.managemycredit.co.uk](http://www.managemycredit.co.uk) or over the phone with the **Manage My Credit** customer services team on 0800 432 0912\*. If **you** pay for the **Manage My Credit** 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 **Tenerity**. 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.

#### h) Sentinel® Online Protection Software

**Sentinel® Online Protection Software** helps protect **your** PC (excluding Mac) from key logging attacks. Once **you** have registered on the **Manage My Credit** 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 **Manage My Credit**. **You** will not be able to receive automatic updates when **your** membership is closed or cancelled.

#### i) Sentinel® mobilesafe

**Sentinel® mobilesafe** 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 **Manage My Credit** website, **you** will be able to install the **Sentinel® mobilesafe** app on **your** smartphone. **You** must agree to comply with the **User Licence Agreement** before **you** will be able to download the **Sentinel® mobilesafe** software.

**Manage My Credit** is provided by **Tenerity** Limited, registered in England and Wales, Company no. 1008797, 3rd Floor, 6 Ramillies Street, London, W1F 7TY.

\* Lines are open 8am to 8pm, Monday to Friday, and 9am to 5pm on Saturday, excluding bank holidays. Calls are free from mobiles and landlines. Calls will be recorded for training and quality purposes. For more information see our privacy policy.