

PRIVACY NOTICE

This version is effective from: September 15th 2025.

Introduction

When you apply for or use Tymit's Credit Card products and related credit card services (the "Services") two key parties process your personal information:

- Tymit Limited ("Tymit", "we", "our", "us"); and
- Transact Payments Limited ("TPL")

This privacy notice explains how Tymit processes your personal information as part of the Services.

Further information about how TPL process your personal information is available separately.

Who are Tymit?

We are the regulated lender for the Tymit Credit Card Programme (the "Account") and we are regulated by the Financial Conduct Authority. This means that we are authorised to make, or take assignments of, regulated consumer lending as part of our regulated business activities. In other words, we are the party that provides you with credit. We also provide the Tymit Credit Card credit account mobile application (the "App").

The Account and the App form part of the Services and when we provide them, we are the controller of your personal information. Tymit are registered with the Information Commissioner's Office, registration number: ZA522915.

Tymit is committed to safeguarding the privacy of your information and in this privacy notice we set out when and why we collect your personal information, how we use it, the conditions under which we may disclose it to others and how we keep it secure.

What about the other key party, TPL?

TPL is the issuer and service provider for your payment card and is the controller for the personal information which you provide to us in relation to the card only. You can find out more about TPL's responsibilities by reading TPL's privacy notice available [[Privacy Policy | Transact Payments \(transactpaymentsltd.com\)](#)] or by contacting TPL using the contact details they have provided.

What personal information does Tymit collect?

In providing the Account and the App, Tymit may collect the following types of personal information:

Identity Data	Identity data, including first name, maiden name, last name, username or similar identifier, marital status, title, date of birth, gender and visual (including photographic) identification.
Contact Data	Contact data, including billing address, delivery address, email address and telephone numbers.
Financial Data	Financial data, including Open Banking data, bank account and payment card details, salary and other income details and credit referencing information.
Transaction Data	Transaction data, including details about payments and other details of products and services provided under your agreement with us.
Technical Data	Technical data, including internet protocol (IP) address, login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices used in relation to the Account.

Profile Data	Profile data, including usernames and passwords, accountholder interests, preferences, feedback and survey responses.
Usage Data	Usage data, including information about how accountholders use the Services.
Marketing and Communications Data,	Marketing and communications data, including accountholder preferences in receiving marketing from the parties and third parties and their communication preferences.

How your personal information is collected

We collect and receive personal information using different methods:

Direct Interaction	<p>You may give us your Identity, Contact Data and Financial Data by filling in forms (electronically or otherwise), or by corresponding with us by post, phone, email or otherwise. This includes personal information you provide when you:</p> <ul style="list-style-type: none"> • apply for the Account. • upload content/documents onto our App; • subscribe to our services or publications; • register for our newsletter; • request marketing to be sent to you; or • give us feedback or contact us.
Personal information we collect using cookies and other similar technologies	When you access and use our App, we will collect certain Technical Data. We may in part collect this personal information by using cookies and other similar technologies.
Personal information received from third parties and publicly available sources	<p>We will receive personal information about you from various third parties (including public sources) as set out below:</p> <ul style="list-style-type: none"> • Technical Data from parties such as analytics providers such as Google and Amazon Web Services which may be based outside the UK and/or the EU. • Financial Data, Identity Data and Contact Data from credit reporting agencies such as Experian PLC. • Identity and Contact Data from publicly available sources such as Companies House and the Electoral Register based inside the UK. • Financial Data and Identity Data from Cifas, a not-for-profit fraud prevention membership organisation managing the largest database of instances of fraudulent conduct in the UK. • Financial Data and Identity Data from Regulatory Data Corp Inc which provides services relating to anti-money laundering, KYC (know your customer) compliance and identification of politically exposed persons.

How Tymit users your personal information

We use your personal information for the purposes set out in this section. If we wish to make any changes to these purposes, or if we wish to use your personal information for any purpose that is not listed in this section, we will notify you using the contact details we hold for you.

Assessing your eligibility for the Account	<p>We will use your Identity Data, Contact Data, Financial Data, Transaction Data, Profile Data and Usage Data to make assessments of your eligibility for the Account as well as identify you and verify the personal information you have provided, including any other applications you make in the wider Tymit product range, to prevent fraud and identity theft.</p> <p>Our legal basis for processing</p> <p>It is necessary for us to use your personal information to perform our obligations in accordance with the contracts that you are entering into or have entered into with us, or it is in our legitimate interest to use personal information in such a way to ensure that we provide the Account and to take the steps outlined above.</p>
Performing credit and identity checks and undertaking debt tracing and recovery	<p>To process your application for an Account, we will perform credit and identity checks on you with one or more credit reference agencies (“CRAs”). We may also make periodic searches at CRAs to manage your account with us. To do this, we will supply your Identity Data, Contact Data, Financial Data and Transaction Data to CRAs, and they will give us certain personal information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.</p> <p>This information will be used for:</p> <ul style="list-style-type: none">• Assessing your creditworthiness and whether you can afford to take the product.• Verifying the accuracy of the data you have provided to us.• Preventing criminal activity, fraud and money laundering.• Managing your account(s).• Tracing and recovering debts.• Ensuring any offers provided to you are appropriate to your circumstances. <p>We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.</p> <p>When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.</p> <p>Our legal basis for processing</p> <p>It is necessary for us to use your personal information to perform our obligations in accordance with the contracts that you are entering into or have entered into with us, or it is in our legitimate interest to use</p>

	<p>personal information in such a way to ensure that we provide the Account and to take the steps outlined above.</p>
<p>Providing the Services</p>	<p>We will use your Identity Data, Contact Data, Financial Data, Transaction Data, Profile Data, Technical Data and Usage Data: for the purpose of supplying the Account and App as part of the Services. This will include making responsible lending decisions in accordance with our principles and regulatory obligations, processing payments and managing transactions, providing you with access to our App.</p> <p>Our legal basis for processing</p> <p>It is necessary for us to use your personal information to perform our obligations in accordance with any contract that we may have with you, or it is in our legitimate interest or a third party's legitimate interest to use personal information in such a way to ensure that we provide the Services in an effective, safe and efficient way.</p>
<p>Complying with our legal obligations or in connection with the administration of our business</p>	<p>We will use your Identity Data, Contact Data, Financial Data and Transaction Data: (i) to comply with our legal obligations, including our Financial Crime and Anti-Money Laundering obligations; (ii) to enforce our legal rights; (iii) to protect the rights of third parties; and (iv) in connection with a business transition such as a merger, reorganisation, acquisition by another company, or sale of any of our assets.</p> <p>Our legal basis for processing</p> <p>Where we use your personal information in connection with a business transition, to enforce our legal rights or to protect the rights of third parties, it is in our legitimate interest to do so. For all other purposes described in this section, we have a legal obligation to use your personal information to comply with any legal obligations imposed upon us, such as a court order.</p> <p>We will not process any special (or sensitive) categories of personal information or personal information relating to criminal convictions or offences except where we are able to do so under applicable legislation or with your explicit consent.</p>
<p>Direct marketing</p>	<p>We will use your Identity Data, Contact Data and Marketing and Communications Data to send you marketing communications by email or text.</p> <p>Our legal basis for processing</p> <p>We will only send marketing communications to you by email or text where you have consented to receive such content, or where we have another lawful right to send marketing. For example, in certain circumstances we may rely on our legitimate interest to send marketing by email to consumers who have purchased services from us and we are able to rely on the soft opt-in.</p>
<p>Personal information we collect using cookies and other similar technologies</p>	<p>When you access and use our App, we will collect certain Technical Data. We may in part collect this personal information by using cookies and other similar technologies. Please see our cookie policy for further information, a link to which is available [Our Cookie Policy Tymit].</p> <p>Our legal basis for processing</p>

	<p>Where your data is collected through the use of non-essential cookies, we rely on consent to collect your personal information and for the onward processing purpose.</p> <p>In certain circumstances, we may rely on another lawful basis when we use your personal information collected via the use of cookies, for example if a cookie is strictly necessary for the performance of the App.</p>
--	---

If you fail to provide your personal information

Where we are required by law to collect your personal information, or we need to collect your personal information under the terms of a contract we have with you, and you fail to provide that personal information when we request it, we may not be able to perform the contract we have or are trying to enter into with you. This may apply where you do not provide the personal information, we need in order to provide our part of the Services or to process an application to register an Account. In these circumstances, we may have to cancel your application or the provision of the relevant Services to you, in which case we will notify you.

Sharing personal information

We only share personal information with others when we are legally permitted to do so. When we share personal information with others, we put contractual arrangements or other appropriate security mechanisms in place to protect the personal information shared and to comply with our legal obligations.

We set out below the relevant third parties with whom data is shared. This list is non-exhaustive and there may be circumstances where we need to share personal information with other third parties.

TPL (Transact Payments Limited)	We will share your personal information with TPL as the issuer of the Tymit Credit Card and provider of the Card Account.
CRAs (Credit Reference Agencies)	<p>To process your application, we will share your personal information with CRAs to perform credit and identity checks.</p> <p>The CRAs we use are:</p> <ul style="list-style-type: none"> • TransUnion: https://www.transunion.co.uk/crain • Experian: https://www.experian.co.uk/crain • Equifax: https://www.equifax.co.uk/crain
Third-party suppliers who provide applications/ functionality, data processing or IT services	We share personal information with third parties who support us in providing our App and help provide, run and manage our internal IT systems.
Advertising partners	We share personal information with third party advertising partners. This data is used to provide you with, and measure the effectiveness of, online personalised advertising and for other advertising related activities.
Auditors, lawyers, accountants and other professional advisers	We share personal information with professional services firms who advise and assist us in relation to the lawful and effective management of our organisation and in relation to any disputes we may become involved in.
Law enforcement or other government and regulatory agencies and bodies	We share personal information with law enforcement or other government and regulatory agencies or other third parties as required by, and in accordance with, applicable law or regulation.

Another corporate entity in connection with a business transition	If we are involved in a business transition such as a merger, reorganisation, acquisition by another company, or sale of any of our assets, we may share or transfer personal information to a third party. Any new owner of our business may continue to use your personal information in the same way(s) that we have used it, as specified in this privacy notice.
Other third parties	Occasionally, we may receive requests from third parties with authority to obtain disclosure of personal information, such as to check that we are complying with applicable law and regulation, to investigate an alleged crime, or to establish, exercise or defend legal rights. We will only fulfil requests for personal information where we are permitted to do so in accordance with applicable law or regulation.

Transfers outside the UK and the European Economic Area (“EEA”)

Your personal information may be used, stored and/or accessed outside the UK and the EEA to our suppliers. Further details on to whom your personal information may be disclosed are set out above.

When we provide any personal information about you to any non-UK or EEA parties, we take appropriate steps to protect your privacy and implement reasonable security measures to protect your personal information. These measures may include the following:

- Ensuring that there is an adequacy decision by the UK Government in the case of transfers out of the UK, which means that the recipient country is deemed to provide adequate protection for such personal information; or
- Ensuring that appropriate safeguards are in place, e.g. by entering into regulation mandated contracts with our data processors that require them to treat personal information in a manner that is consistent with this privacy notice.

How long we keep your personal information

In respect of personal information that we process in connection with our supply of the Services, we may retain your personal information for the following periods:

Product/Process Name	Retention Period
Accounts	6 years from the termination of the contract to which customer is a party.
All declined applications	6 years from date at which the customer is informed of our decision to decline their application. We will cease contact 1 year after customer is informed of our decision unless we gain the customer’s explicit consent to continue processing their data.
All cancelled applications	6 years from date at which the customer decides to withdraw their application, or the date of expiry of an incomplete application. We will cease contact 1 year unless we gain the customer’s explicit consent to continue processing their data.

If any personal information is only useful for a short period (e.g. for a specific activity, promotion or marketing campaign), we will not retain it for longer than the period for which it is used by us.

If you have opted out of receiving marketing communications from us, we will need to retain certain personal information on a suppression list for a reasonably proportionate period so that we know not to send you further marketing communications in the future. However, we will not use this personal

information to send you further marketing unless you subsequently opt back in to receive such marketing.

Confidentiality and security of your personal information

We are committed to keeping the personal information you provide to us secure and we have implemented information security policies, rules and technical measures to protect the personal information under our control from unauthorised access, improper use or disclosure, unauthorised modification and unlawful destruction or accidental loss.

Your rights as a data subject

You have certain rights in relation to the personal information we hold about you and these are set out below. If you would like to exercise any of these rights, please contact us by emailing support@tymit.com.

Your right of access	You have the right to ask us for copies of your personal information. There are some exemptions, which means you may not always receive all the information we process.
Your right to rectification	You have the right to ask us to rectify information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.
Your right to erasure	You have the right to ask us to erase your personal information in certain circumstances.
Your right to restrict processing	You can ask us to “block” or suppress the processing of your personal information in certain circumstances such as where you contest the accuracy of that personal information or you object to us processing it for a particular purpose. This may not mean that we will stop storing your personal information but, where we do keep it, we will tell you if we remove any restriction that we have placed on your personal information to stop us processing it further.
Your right to data portability	This only applies to information you have given us. You have the right to ask that we transfer the information you gave us from one organisation to another or give it to you.
Your right to object	You have the right to object to processing if we are able to process your information because the process forms part of our public tasks or is in our legitimate interests.
Your rights in relation to automated decision-making and profiling	You have the right not to be subject to a decision when it is based on automatic processing, including profiling, if it produces a legal effect or similarly significantly affects you, unless such profiling is necessary for the entering into, or the performance of, a contract between you and us.
Your right to withdraw consent	If we rely on your consent (or explicit consent) as our legal basis for processing your personal information, you have the right to withdraw that consent at any time. You can exercise your right of withdrawal by contacting us using our contact details in section 2 (How to contact us) above or by using any other opt-out mechanism we may provide, such as an unsubscribe link in an email.
Your right to lodge a complaint with the supervisory authority	If you have a concern about any aspect of our privacy practices, including the way we have handled your personal information, please contact us by emailing complaints@tymit.com .

	<p>To report any issues or concerns to the UK regulatory authority, the Information Commissioner's Office ("ICO"). Contact details for the ICO can be found on its website at https://ico.org.uk.</p>
--	--

Changes to this privacy notice

Any material changes we make to our privacy notice in the future will be posted on this page and, if appropriate, sent to you by email.

How to contact us

If you have any questions about our privacy notice or the personal information which we hold about you or, please send an email to our Data Protection Team support@tymit.com.