

Privacy Policy

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Respecting your Privacy

We respect the confidentiality of information and the privacy of individuals.

This Privacy Policy outlines how Skill Trade ("Skill Trade") manages, handles and protects the personal information and data it holds about you including information and data that skill trade collects during the course of providing its products and services to you and information and data that skill trade holds after the relationship is terminated. This Privacy Policy also applies to information and data that skill trade collects from third parties including information and data that Skill Trade receives through credit reporting bodies or agencies.

This Privacy Policy contains information about how you can access and control the information Skill Trade holds about you, how you can ask Skill Trade to correct your information and how you can make a complaint if you have concerns about how Skill Trade has managed your information.

Any reference to 'us', 'our', 'we', or 'it' in this Privacy Policy is a reference to Skill Trade as the context requires unless otherwise stated. Similarly, any reference to 'you', 'your', 'yours' or 'yourself' in this Privacy Policy is a reference to any of Skill Trade customers, potential customers, shareholder and others, as the context requires unless otherwise stated.

This Privacy Policy will be reviewed from time to time to take account of new laws and technology, changes to the operations and practices of Skill Trade and to make sure it remains appropriate to the changing environment. Any information we hold will be governed by the most current Privacy Policy displayed on our corporate website(s). In addition, over the course of our relationship with you, we may tell you more about how we handle your information. This could be when you complete an application or form, or receive important disclosure documents from us, such as terms and conditions. You should also review these statements as they may have more specific detail.

Collecting Information From Third Parties

There may be occasions when we may collect personal information about you from a third-party. We may collect personal information about you that is publicly available, including information from telephone directories, the electoral role or other relevant websites. For example, we may collect personal information about you from:

- > credit reporting bodies and/or other credit providers – to collect information about the > products they provide to you and your credit history;
- > organisations we have an arrangement with to jointly offer products;
- > marketing companies – to collect information about you so we can provide you with a product or service that may be of interest to you; and
- > brokers and/or other related entities who may have introduced you to us.

We may also collect information and data about how you use our website and/or other websites to help us better tailor our services to you. For example, we may automatically do this when you click on a link from our website or visit an external website which displays a Skill Trade advertisement, or when you log onto our online portal or service (for more information see section 'Use of Cookies and other Tracking Technology'). Any disclosure and/or processing of this information will be in accordance with this Privacy Policy.

Collecting Sensitive Information

In this Privacy Policy, 'Sensitive Information' refers to personal information about a person's racial or ethnic origin, political opinion, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual orientation or practices, criminal record, genetic information or health information.

We **WILL NOT** collect, use or disclose sensitive information about you unless we need the information for one of our functions or activities (or when we are legally required to do so) and we have already obtained your consent.

If you provide us with personal information that we have not requested, then we will only retain the information that we are otherwise entitled to hold because of the products and services we provide. However, if this additional information is surplus to our requirements but is provided to us in a manner where it is combined with information that we are either required or entitled to retain then you acknowledge that this unsolicited information may be held by us in the same manner as the balance of your personal information.

Using your Personal Information

We may use personal information we collect about you where there is a legal basis to do so, where that information is necessary to carry out obligations arising from agreements between you and Skill Trade, or where it is within our legitimate interest to do so.

We may use your personal information for several purposes including:

- > to consider your request for a product or service;
- > to enable us to provide a product or service;
- > to tell you about other products and services that may be of interest to you; > to assist in arrangements with other organisations in relation to a promotion or provision of a product or service;
- > to manage accounts or perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring and staff training, collecting debts and market or customer satisfaction research);
- > to consider any concerns or complaints you raise against skill trade and/or to manage any legal action between you and Skill Trade;
- > to prevent or investigate any actual or suspected fraud, unlawful activity or misconduct; > to identify you or establish your tax status under any foreign legislation, regulation or treaty pursuant to an agreement with any tax authority; and
- > as required by relevant laws, regulations, codes of practice and external payment systems.

As part of our service to you, we may use personal information we have collected about you to let you know about products and services or promotions and other opportunities in which you may be interested. We may contact you from time to time to let you know about new or existing products or services. We may also disclose your personal information to related entities or business partners to enable them to tell you about a product or service. Depending on the situation, and where these activities do not arise from our legitimate interests, your consent to our activities will be required.

You may contact Skill Trade at any time if you do not wish to receive such communications. Please note that we do not use any information we have received about you through the credit reporting system for marketing purposes.

Sharing your Personal Information

Depending on the product or service concerned and particular restrictions on sensitive information, when it is necessary, we may need to share or disclose personal information about you to the following organisations:

- > any related entities of Skill Trade in the world which provide financial and other services for Skill Trade;
- > service providers and specialist advisers who we have contracted to provide Skill Trade with administrative, financial, taxation, insurance, research or other services; > credit reporting or reference agencies;

- > if you were introduced to Skill trade by a third-party, we may disclose personal and account information about you to them, their related companies and licensee or authorised representatives;
- > credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law; and
- > anyone authorised by an individual, as specified by that individual or the contract.

If there is disclosure of your personal information to an organisation not listed above, we will first obtain your free and informed consent. In some circumstances, the nature of the product or service you request may require us to disclose your information overseas and the countries to which we may disclose your information will depend on your particular circumstances.

When we disclose your information (including cross-border disclosures), we are required to take measures to ensure your information is treated in accordance with the standards that apply in Saint Vincent & The Grenadines, and where applicable, with data regulation legislation. The foregoing standards apply to our disclosure of your personal information, unless, in rare cases we have legally obtained your free and informed consent not to take these measures or are otherwise not required to do so.

Obtaining your Consent

We may require your consent to use and/or disclose personal information about you in particular ways. For example, we need your further consent if we need to use your information for a purpose that is not related to the purpose for which we collected your information in the first place.

Depending on your circumstances, the consent may be express (for example, you expressly agree to the specific use of your information by ticking a box) or implied by some action you take or do not take (for example, your agreement is implied by the fact that you have agreed to your product terms and conditions which contains information about the use or disclosure).

Use of Cookies and other Tracking Technology

Our website(s) have links to external third-party websites that may benefit you. Please keep in mind that these third-party websites are not covered by this Privacy Policy and these sites are not subject to our privacy standards and procedures.

We also use cookies to give you access to certain pages of our website(s) without having to log in each time you visit. Likewise, we may use independent external service providers to track the traffic and usage on our website(s).

Please note that 'cookies' are small pieces of text stored on your computer to help us determine the type of browser and settings you are using, where you have been on our website(s), what you've downloaded, where you came from, and to ensure your information is secure. The purpose of cookies is to provide you with a more relevant and effective experience on our website(s), including presenting web pages according to your needs or preferences.

Cookies are frequently used on many websites on the internet and you can choose if and how a cookie will be accepted by changing your preferences and options in your browser. Please note however that you may not be able to access some parts of our website(s) if you choose to disable the cookie acceptance in your browser, particularly the secure parts of the website(s). We therefore recommend you have the cookies enabled to benefit from all the services on the website(s).

Please also note that we are constantly improving the functionality on our website(s). This may mean a change to the way in which personal information is collected or used. The impact of any technology changes which may affect your privacy, will be notified in this Privacy Policy as it may be updated from time to time.

Managing of Personal Information

Skill trade takes all reasonable precautions to protect your personal information and data from misuse and loss, and from unauthorised access, modification and disclosure by ensuring that your personal information can only be accessed by people properly authorised to have access.

We train staff who handle your personal information to respect the confidentiality of customer information and the privacy of individuals. We regard breaches of customer privacy very seriously and will impose appropriate penalties, including dismissal.

Your personal information is stored in a combination of secure computer storage facilities and paper-based files and other records, and irrespective of the format of the information, we take steps to protect the personal information we hold from interference, misuse, loss, unauthorised access, modification or disclosure. We maintain physical security, such as locks and security systems, over our paper and electronic data stores and premises. We also maintain computer and network security. For example, we use firewalls (security measures for the internet) and other security measures such

as identification codes and passwords to control access to computer systems. We continually

maintain and monitor our online security systems to ensure that our online services are secure and that your personal information is appropriately protected when you use these services.

Your personal information may also be processed by us and/or our third-party service providers (including storage and transfer) outside St. Vincent and the Grenadines.

Protecting your Privacy

You can help skill trade to protect your privacy by staying informed about our security requirements and contacting us immediately if your contact details change.

We also require you to keep your personal customer information such as passwords and user details confidential and secure at all times. This means that you should not disclose your personal user information to any other person. You should contact skill trade immediately if you believe that your personal user information may have been disclosed to another person or if you would like to change your password or user details.

Accessing your Personal Information

You have the right to find out what personal information we hold about you, including what information we have obtained through the credit reporting system. You should contact skill trade if you wish to find out about the personal information we hold about you (please note that your request should be made in writing for security reasons and we may need to verify your identity before giving you access). We are generally able to deal with your request immediately. However, if the request is complex, then such request will be dealt with within 14 to 30 business days. Further, depending on the complexity of your request, we may need to charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise and disclose the likely cost in advance and can help to refine your request if required.

Correcting your Personal Information

If you believe that the personal information skill trade holds about you is inaccurate, incomplete or out-of-date as a result of changes of address and other personal circumstances, you should contact us as soon as possible. We will promptly update any personal information that is inaccurate, incomplete or out-of-date. We can update your personal information over the telephone or by email from your registered email address (please note that we will need to confirm your identity before making any amendments).

Expressing your Privacy Concern

If you consider or believe that any of our action breaches this Privacy Policy otherwise doesn't respect your privacy, you can contact our Support team using the following methods: > **Email:** support@skilltrade.com