

Website

Terms & Conditions

This web site is managed by Business Loans Scotland. Business Loans Scotland is a company incorporated under the Companies Acts and registered in Scotland with registered number SC500710, whose registered office is at London Road Centre, London Road, Kilmarnock, KA3 7BU.

These terms of use (together with the documents referred to in them) (these “Terms”) provide the terms on which you may make use of the Business Loans Scotland website (this “Website”), whether as a guest or a registered user. There may be additional terms that apply if you use the Website for purposes other than browsing (for example, if you make a loan application or other enquiry).

Please read these Terms carefully before you start to use this Website, as these will apply to your use of this Website. These Terms refer to the following additional terms, which also apply to your use of this Website:

- Our Privacy Policy – This sets out the terms on which we process personal data we collect from you, or that you provide to us.
- Our Cookie Policy, which sets out information about the cookies on this Website and the terms relating to their use.

By using this Website, you confirm that you accept these Terms and that you agree to comply with them. If you do not agree to these Terms, then you must not use this Website.

Copyright / Proprietary Rights

All materials on this site are the property of the Business Loans Scotland or our licensors. You must have our prior written permission to use any material, whether commercially or otherwise.

Disclaimer

Whilst we make every effort to ensure the accuracy of the information on this site, it is provided without warranties.

This site may include inaccuracies or typographical errors. Information on this site may be changed at any time without notice. Business Loans Scotland makes no representations whatsoever about any other web site which you may access via links or information contained on this site. Such linked sites are not under our control, and Business Loans Scotland is not responsible for the contents of any linked site.

Viruses

We do not guarantee that this Website will be secure or free from bugs or viruses. You are responsible for configuring your information technology, computer programs and platform in order to access this Website. You should use your own virus protection software. You must not misuse this Website by knowingly introducing viruses or any other material, which is malicious or technologically harmful. You must not attempt to gain unauthorised access to this Website, the server on which this Website is stored or any server, computer or database connected to this Website.

How to make a complaint.

Business Loans Scotland has made its complaints policy available on the website for information. Any complaints about the organisation’s handling of personal information or our website can be made in writing and sent by post to:

Business Loans Scotland
London Road Centre
London Road
Kilmarnock
KA3 7BU

We aim to respond to your complaint within 21 days of receiving it and in the case of complaints regarding personal information we will respond in line with relevant data protection laws. We will always review our procedures and practices in line with any justified complaints.

Cookies Policy

This policy (this "Policy") explains how we use cookies on the Business Loans Scotland website (this "Website"). We recommend that you read this Policy so that you are aware of how we use them and can take steps to reject or delete the cookies if you do not agree to them being used.

Cookies are small text files stored on your device and used by website operators in order to make websites work, or work more efficiently, as well as to provide information to the operators of the website or certain third parties. Each cookie usually contains a unique string of characters, which allows a website to distinguish your device from other users. In this Policy, we use the term "cookie" to mean a cookie and any other similar technology, such as web beacons, local stored objects ("Flash cookies"), and pixel tags. We may combine information collected via cookies with information such as your IP address, the type of browser, device and operating system, for example to provide statistical information about visitors to this Website.

You can find out more about cookies at <http://www.allaboutcookies.org> The user instructions for your browser or device will explain how you can control the use of cookies on your device. Types of cookies used on this Website.

We use the following cookies:

- Strictly necessary cookies - These are cookies that are required for the operation of our website.
- Third party cookies - Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.
- Functionality cookies - These are used to recognise you when you return to our website.
- Analytical/performance cookies - They allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.

Cookies used on this Website

Google Analytics

Cookies: `_utma`; `_utmb`; `_utmc`; `_utmz`

Type: Analytical/performance cookies, third party cookies

Expiry: 2 years; 30 minutes; when you quit your browser; 6 months (respectively) Purpose: These cookies collect information about how our visitors use this site. This data is collected

anonymously, and is used to help improve this website's functionality. For more information, see Google Analytic's page on safeguarding your data.

Expression Engine

Expression engine is the software that this website is built on. It sets the following cookies:

- Cookie: exp_tracker
- Type: Strictly necessary cookies, functionality cookies Expiry: End of session. Purpose: Contains the last 5 pages viewed. Typically used for form or error message returns.
- Cookie: exp_last_visit Type: Strictly necessary cookies, functionality cookies Expiry: 1 year. Purpose: Date of the user's last visit. Can be shown as a statistic for members and used by the forum to show unread topics for both members and guests.
- Cookie: exp_last_activity Type: Strictly necessary cookies, functionality cookies Expiry: 1 year. Purpose: Records the time of the last page load. Used in conjunction with the last_visit cookie.
- Cookie: exp_mbi_access_token Type: Strictly necessary cookies, functionality cookies Expiry: 15 minutes. Purpose: Identifies a user during the event booking process.

Rejecting cookies

You block cookies by activating the setting on your browser or device that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block certain cookies you may not be able to access all or parts of this Website, or may find that some features do not operate properly.

Except for essential cookies, all cookies will expire after 2 years.

Changes to this policy

This Cookies Policy may be amended by us at any time. Please check this page periodically so that you are aware of any changes.

Look out for fake emails, even if they appear to be from legitimate organisations.

Everyone using email and the internet should be aware that there are criminals online who are looking to make a profit from you. One popular way is the use of fake emails and websites designed to look like the real thing, that ask you for private information e.g. private financial information like your bank account details, which the people collecting the information can exploit. This is known as phishing.

Phishing emails and websites can often look convincing but there are common signs that they may be fake, such as:

- Poor design or bad spelling
- Unusual looking email or web addresses
- The content tells you something is 'urgent' or 'too good to be true' for instance an unexpected tax refund
- It asks you for private information or asks you to click on a link that takes you to a website that asks for personal financial information like your bank account details.

If you are in doubt about any email or web link you have received you should check with the person or company the email is supposed to have come from first and until then avoid clicking on any links or providing any information.

If you think you have given your financial details to a fraudster, you should advise your bank as soon as possible.

Business Loans Scotland and Government departments or financial institutions may send you emails from time to time but would never ask for security, financial or log in details or other private information or direct you to a website that does.

Business Loans Scotland provides copies of the following Policies on our website.

- ❖ **Privacy Policy**
- ❖ **Freedom of Information - Guide to Information Available Through Our Publication Scheme**
- ❖ **Customer Complaints Policy and Complaints Form**
- ❖ **Anti-Bribery/Corruption Statement**

These can also be obtained by contacting the Fund using the following contact details:

Fund Manager
Business Loans Scotland
London Road Centre
London Road
Kilmarnock
KA3 7BU

Tel: 01563 554851
Email: fundmanager@bls.scot

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