LION FINANCE GROUP PLC WEBSITE TERMS OF SERVICE

PLEASE READ THESE TERMS OF SERVICE CAREFULLY BEFORE USING THIS SITE

What's in these terms

These terms tell you the rules for using our website https://lionfinancegroup.uk (our site).

Who we are

https://lionfinancegroup.uk is a site operated by Lion Finance Group PLC (“we"). We are registered in England and Wales under company number 10917019 and have our registered office at 29 Farm Street, London, United Kingdom, W1J 5RL. We are a public limited company.

By using our site you accept these terms

By using our site, you confirm that you accept these terms of service and that you agree to comply with them.

If you do not agree to these terms, you must not use our site.

There are other terms that may apply to you

These terms of service refer to the following additional terms, which also apply to your use of our site:

- Our Privacy Policy, which explains how we collect, use and store your personal data and sets out our data protection obligations as your data controller under the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.
- Our Cookie Settings, which can be found on our site, and which set out information about the cookies on our site.

We may make changes to these terms/ our site

We may amend these terms from time to time. Where we make any material change to these terms, we will update the "last updated" date at the top of this page. Minor amendments (such as corrections to typographical errors or administrative updates) may be made without prior notice. Every time you wish to use our site, please check these terms to ensure you understand the terms that apply at that time.

While we aim to make our site available 24 hours a day, we do not guarantee that our site will always be available or uninterrupted. We may suspend or withdraw or restrict the availability of all or any part of our site for business and operational reasons, including for system failure, maintenance or repair. Where possible, we will endeavour to give advance notice of planned maintenance that may affect site availability. We shall not be liable for any unavailability caused by events or circumstances beyond our reasonable control.

You are also responsible for ensuring that all persons who access our site through your internet connection are aware of these terms of service and other applicable terms of service, and that they comply with them.

How you may use material on our site

We are the owner or the licensee of intellectual property rights in our site, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All relevant rights are reserved. Our site and its content are also protected by database rights under the Copyright and Rights in Databases Regulations 1997.

You may print off and retain one copy, and may download extracts, of any page(s) from our site for your personal use and you may draw the attention of others within your organisation to content posted on our site. You may also share links to content on our site via social media for non-commercial purposes, provided that you do so in a manner that is fair and legal, does not damage our reputation, and includes appropriate attribution to us as the source. You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.

Our status (and that of any identified contributors) as the authors of content on our site must always be acknowledged. You must not use our content in a way that is misleading or that misrepresents its origin.

You must not use any part of the content on our site for commercial purposes without obtaining a licence to do so from us or, where relevant, our licensors.

If you print off, copy, download, share or repost any part of our site in breach of these terms of service, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made (except that you are permitted to print off and retain a copy of these terms of service).

No text or data mining, or web scraping

You shall not conduct, facilitate, authorise or permit any text or data mining or web scraping in relation to our site or any services provided via, or in relation to, our site for any purpose, including the development, training, fine-tuning or validation of AI systems or models. This includes using (or permitting, authorising or attempting the use of):

- Any "robot", "bot", "spider", "scraper" or other automated device, program, tool, algorithm, code, process or methodology to access, obtain, copy, monitor or republish any portion of our site or any data, content, information or services accessed via the same.
- Any automated analytical technique aimed at analysing text and data in digital form to generate information or develop, train, fine-tune or validate AI systems or models which includes but is not limited to patterns, trends and correlations.

You shall not use, and we do not consent to the use of, our site, or any data published by, or contained in, or accessible via, our site or any services provided via, or in relation to, our site for the purposes of developing, training, fine-tuning or validating any AI system or model or for any other purposes not explicitly set out in these terms of service. For the avoidance of doubt,

we do not consent to our site content being used as training data under any current or future AI or copyright framework.

If you are an authorised third party (including a licensed data provider) who wishes to request permission to access or use our site content in a manner that would otherwise be prohibited by this clause, please contact us at ir@lfg.uk.

This clause will not apply insofar as (but only to the extent that) we are unable to exclude or limit text or data mining or web scraping activity by contract under the laws which are applicable to us (including, without limitation, the exceptions under sections 29A and 296ZG of the Copyright, Designs and Patents Act 1988 and the sui generis database rights exceptions under the Copyright and Rights in Databases Regulations 1997).

Rules about linking to our site

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or seek to exploit it.

You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

Our site must not be framed on any other site without our prior written consent. You must not create a link to our site in a way that causes or is likely to cause damage to our reputation or which is misleading, defamatory, obscene or otherwise objectionable.

We reserve the right to withdraw linking permission without notice.

Do not rely on information on this site

The content on our site is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on our site.

Although we make reasonable efforts to update the information on our site, we make no representations, warranties or guarantees, whether express or implied, that the content on our site is accurate, complete or up to date.

The information on this site shall not be considered as a binding offer made by the provider of such information, unless otherwise expressly specified in connection with such information. Information on this site does not constitute an offer to sell or buy securities or other financial instruments nor does it constitute advice or a recommendation to take such an action. Legally binding transactions with a company within the group are always based on a separate agreement.

We shall not be liable for any loss or damage caused by action taken on the grounds of information provided on this site and the provision of such information shall not constitute the provision of advice (including financial, taxation or other advice) by us. Investors are always responsible for the financial results of their own investment activities.

Prices, rates and values published on this site are provided for information purposes only and are indicative unless otherwise stated.

This site may contain forward-looking statements, including statements relating to the company's future financial performance, business plans, prospects and strategies. Such statements involve known and unknown risks and uncertainties, and actual results may differ materially from those expressed or implied in such statements. No reliance should be placed on forward-looking statements, which speak only as of the date on which they are made. We undertake no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except to the extent required by applicable law or regulation.

Past performance of the company or its securities is not a reliable indicator of future results.

Nothing on this site constitutes a financial promotion for the purposes of section 21 of the Financial Services and Markets Act 2000 ("FSMA"). If any content on this site does constitute a financial promotion, it has been approved by a person authorised for the purposes of section 21 FSMA.

The information on this site is not directed at, and must not be relied upon by, any person in any jurisdiction where the publication, availability or distribution of such information would be contrary to applicable local law or regulation. In particular, the information on this site is not directed at persons located in the United States of America or any other jurisdiction where such distribution or use would be contrary to local law or regulation.

We are not responsible for websites we link to

Where our site contains links to other sites and resources provided by third parties, these links are provided for your information only. Such links should not be interpreted as endorsement by us of those linked websites or information you may obtain from them.

We have no control over the contents of those sites or resources.

We are not responsible for viruses

We do not guarantee that our site will be secure or free from bugs or viruses.

You are responsible for configuring your information technology, computer programs and platform to access our site. You should use your own virus protection software.

Visitor material and conduct

You retain ownership of any material you transmit or post to our site ("User Content"). However, by submitting User Content to our site, you grant us a non-exclusive, royalty-free, worldwide licence to use, copy, reproduce, process, adapt, modify, publish, transmit, display and distribute such User Content for the purposes of operating and promoting our site. We will not sub-licence your User Content to third parties without your consent except where necessary for the operation of our site (for example, to our hosting and content delivery providers). Other than personally identifiable information, any User Content you submit shall be considered non-confidential. If you delete your account or if we terminate your access to our site, we will cease using your User Content, save to the extent that copies have already been distributed or cached by third parties or are retained by us for legal or regulatory compliance purposes.

You must not post or transmit to or from the website any material:

- that is threatening, defamatory, obscene, indecent, seditious, offensive, pornographic, abusive, liable to incite racial hatred, discriminatory, menacing, scandalous, inflammatory, blasphemous, in breach of confidence, in breach of privacy or which may cause annoyance or inconvenience or which constitutes hate speech or harasses, threatens or intimidates any individual or group; or
- for which you have not obtained all necessary licenses and/or approvals or which would infringe the rights of any third party; or
- which constitutes or encourages conduct that would be considered a criminal offence, give rise to civil liability, or otherwise be contrary to the laws of any country in the world; or
- which constitutes "illegal content" as defined under the Online Safety Act 2023 or which would otherwise breach our obligations under that Act; or
- which contains misinformation or disinformation that is materially false or misleading and which could cause harm to any person or entity, including harm of a financial or reputational nature.

Computer misuse

You must not misuse our site by knowingly introducing viruses, trojans, worms, logic bombs or other material that is malicious or technologically harmful, or otherwise harmfully interact with our site or any part of it. You must not attempt to gain unauthorised access to our site, the server on which our site is stored or any server, computer or database connected to our site or any other equipment or network connected with our site. You must not interfere with, damage or disrupt any software used in the provision of our site or any equipment or network or software owned or used by any third party on which this site relies in any way. You must not attack our site via a denial-of-service attack or a distributed denial-of-service attack. By breaching this provision, you would commit a criminal offence under the Computer Misuse Act 1990. We will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our site will cease immediately.

We will co-operate fully with any law enforcement authorities or court order requesting or directing us to disclose the identity or locate anyone posting any material in breach of these terms.

Our responsibility for loss or damage suffered by you

Whether you are a consumer or a business user:

- We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors and for fraud or fraudulent misrepresentation.

If you are a business user:

- We exclude all implied conditions, warranties, representations or other terms that may apply to our site or any content on it.

- We will not be liable to you for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:
  - use of, or inability to use, our site; or
  - use of or reliance on any content displayed on our site.
- In particular, we will not be liable for:
- loss of profits, sales, business, or revenue;
- business interruption;
- loss of anticipated savings;
- loss of business opportunity, goodwill or reputation; or
- any indirect or consequential loss or damage.

If you are a consumer user:

- We only provide our site for domestic and private use. You agree not to use our site for any commercial or business purposes, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.
- Your statutory rights as a consumer are not affected by these terms. For further information about your statutory rights, you may contact Citizens Advice (www.citizensadvice.org.uk) or the Competition and Markets Authority (www.gov.uk/cma).

How we may use your personal information

We are the data controller in respect of personal information collected via this site. We will only use your personal information as set out in our Privacy Policy.

Suspension and termination of access

We reserve the right, in our absolute discretion, to suspend or terminate your access to all or any part of our site at any time and without notice if we reasonably believe that you have breached any of these terms of service or for any other legitimate operational reason. Suspension or termination of your access shall be without prejudice to any accrued rights or remedies we may have.

Which country's laws apply to a dispute

If you are a consumer, please note that these terms of service, their subject matter and their formation, are governed by English law. The courts of England and Wales will have non-exclusive jurisdiction.

If you are a business, these terms of service, their subject matter and their formation (and any non-contractual disputes or claims) are governed by English law. The courts of England and Wales will have non-exclusive jurisdiction.

Nothing in these terms of service affects your rights as a consumer to rely on any mandatory provisions of the law of the country in which you are resident.