

M & L PAPER LTD.

DATA PROTECTION ACT 1998

1. We may transfer information about you to our financiers, HSBC Invoice Finance (UK) Ltd., who:
 - (a) may use, analyse and assess information about you, including the nature of your transactions, and exchange such information with other members of their group of companies and others for credit or financial assessment, market research, statistical analysis, insurance claim, underwriting and training purposes and in making payment and servicing their agreement with us;
 - (b) from time to time, may make searches of your record at credit reference agencies where your record with such agencies may include searches made and information given by other businesses; details of their searches will be kept by such agencies but will not be seen by other organisations that may make searches;
 - (c) may give information about you and your indebtedness to the following:
 - (i) our or their insurers for underwriting and claims purposes;
 - (ii) any guarantor or indemnifier of your or our obligations to enable them to assess such obligations;
 - (iii) their bankers or any advisers acting on their behalf;
 - (iv) any business to whom your indebtedness or our arrangements with our financiers may be transferred – to facilitate such transfer;
 - (d) may monitor and/or record any phone calls you may have with them, for training and/or security purposes;
 - (e) in the event that they transfer all or any of their rights and obligations under their agreement with us to a third party, may transfer information about you to enable the third party to enforce their rights or comply with the obligations.

2. We will provide you with details of our financiers on request, including a contact telephone number if you want to have details of the credit reference agencies and other third parties referred to above from whom they obtain and to whom they may give information about you. You also have a right to receive a copy of certain information they hold about you if you apply to them in writing. However a fee will be payable.

