



Privacy policy

Use of our website

When you visit our website we collect standard internet log information and details of visitor behaviour patterns. We collect this information to find out things such as the number of visitors to the various parts of the site and we do so in a way which does not identify anyone. Various parts of our website rely on us being able to accurately identify you and require you to enter certain personal information, for example, when completing an application form. The data you enter when utilising these facilities will be used for those specified purposes and for assisting us in managing your enquiry only.

Disclosure

We may disclose your personal information to any member of our group, which means our group companies, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006. We may disclose your personal information to third parties:

- In the event that we sell or buy any businesses or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our terms of use.

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Oakam Limited | 0208 819 3767 | www.oakam.com

Registered in England & Wales - Company Registration No 5878249
Customer Contact Centre Address: 3rd Floor, Sunley House, 4 Bedford Park, Croydon, CR0 2AP
Registered Address: 3rd floor, 172 Tottenham Court Road, London, W1T 7NS

Authorised & regulated by the Financial Conduct Authority. Financial Services Register number: 678734

The logo for Oakam, featuring the word "oakam" in a lowercase, rounded, sans-serif font. The letter "o" is a light teal color, while the remaining letters "a", "k", "a", "m" are a lime green color. A small teal leaf-like shape is positioned above the letter "a".



Accessing my information

You have the right to access information held about you, this is known as an Access Request. Any access request may be subject to a reasonable charge to meet our costs in providing you with details of the information we hold about you.

All data collected from users is protected against unauthorised access. As required by the Data Protection Act 1998, we follow security procedures in the storage and disclosure of information that you have given to us, in order to prevent, as far as possible, any unauthorised access. However, due to the nature of the medium, we are unable to provide any guarantee that information stored by us will not be subject to unauthorised access and any transmission is at your own risk.

By using our website you consent to the collection and use of information gathered by us through this website. Please leave our website if you do not agree to this.

In the event that we decide to change our policy, we will post these changes on this page so that you can be aware of what information we collect, how we use it and when we disclose it.

This website contains hyperlinks to websites owned and operated by third parties. These third party websites have their own privacy policies, including cookies, and we urge you to review them. They will govern the use of personal information you submit or are collected by cookies whilst visiting these websites. We do not accept any responsibility or liability for the privacy practices of such third party websites and your use of such websites is at your own risk.

If you have any questions, comments or requests about this privacy policy please [contact us](#).



Cookie policy

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About cookies

Cookies are small text files which, via your web browser, are placed on your computer, smartphone or other device you use to access the internet by websites that you visit. They are used to improve your experience of using websites including ours.

There are two main types: 'session' and 'persistent'. 'Session' cookies are temporary and only remain in the cookie file of your computer until you close your browser, when they are deleted. 'Persistent' cookies are stored permanently on your computer until they either expire or are deleted. We use both types.



Cookies are widely used to enable the collection of information, to enable navigation around a website or to make websites work, or work more efficiently. To enhance a user's experience cookies can also be used to remember information so you do not have to retype it each time you visit a website, for example your name and email address, or to remember preferences like the language in which the website is displayed.

We also use 'analytics' cookies to enable better understanding of how the website is used (for example which pages are seen, how often, return visits to the site), so that we can improve and tailor the content of the site.

We do not use cookies to track your internet usage after leaving our website, nor do we use cookies which can store personal information about you which others could read and understand. Cookies cannot be used to access your computer and obtain information about you or read any material held on your computer. Cookies will not be used to contact you for marketing purposes.

Most web browsers are usually set up to accept cookies. You can delete cookies and you can usually adjust your browser so that your computer rejects cookies, but please note if you disable cookies some features of our website may not be available. Information about cookies and how to reject them can be found from the Information Advertising Bureau at www.allaboutcookies.org



Terms & Conditions

Refer a friend terms & conditions

The Refer-A-Friend Scheme (the "Scheme") is designed to reward customers who recommend our products to their friends, family and colleagues and is operated subject to these Terms and Conditions.

- **Loan** means a Loan from Oakam made in accordance with the terms of the Loan Agreement
- **Referral** means a new customer who takes a Loan from Oakam following a personal recommendation from you
- **Reward** means the cash reward you can earn for each Referral.
- **Customer** means someone who is or has previously entered into a Loan Agreement with Oakam.

How does the Scheme work?

- You must be a customer of Oakam to earn a reward from a Referral.
- In the event of a breach of these terms and conditions Oakam reserves the right not to pay Rewards and to restrict customers' participation in the Scheme without limitation or consultation.
- Your Reward is calculated by reference to the number of Referrals you make: please see above for details.
- Rewards will be paid to you in cash or by BACS transfer upon request.
- You are requested to collect the Reward within 6 months of earning it. Any Rewards not collected within 6 months will expire.

How does the Scheme work?

- You may refer anyone you know in a private capacity. i.e. friends, family or work colleagues.
- The Scheme may not be advertised by customers and Referrals should only apply for a Loan subject to a recommendation by an existing customer that is personal and not by way of business.
- All Referrals are subject to our standard application process, which includes ID checks, credit risk and affordability checks.
- Oakam has the right to decline Referrals.

Entitlement to the Reward

- Rewards are only payable by Oakam to you upon approval of a Referral who identifies you during the application process.


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- If you have a Loan with Oakam, you may only collect Rewards after you have made a month's worth of repayment(s) in line with your Loan repayment schedule.
 - Rewards will not be paid to you if your Loan repayments are not up to date.
 - No Reward will be paid if you are identified by the Referral after approval of a Loan.
 - Oakam reserves the right to offset the Rewards against arrears on your account (if any) to help repay your loan.
 - Oakam employees are not entitled to a Reward in any circumstances nor are their friends, family or associates.

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