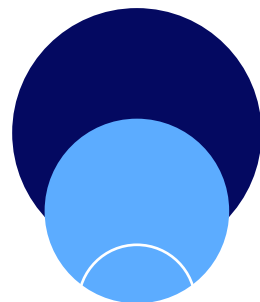




Terms and Conditions of Use



Terms and Conditions of Use

The information detailed below sets out the Terms and Conditions of Use for the Providence Collect website and all associated information. By viewing the Providence Collect website you automatically acknowledge the Terms and Conditions of Use.

Providence Collections Services Limited is a wholly-owned subsidiary of Providence Life Limited, PCC, and is incorporated under the UK Companies Act 2006 as a private company with Company Number 15604707, limited by shares, and the situation of its registered office is in England and Wales. The company's nature of business: Standard Industrial Classification (SIC) code is 82911 - Activities of collection agencies, and the company facilitates the collection of insurance premium amounts due from policyholders of Providence Life Limited, PCC.

Registered office:

Providence Collection Services Limited, 10 Cheyne Walk, Northampton, England, NN1 5PT, United Kingdom.

Providence Life Limited, PCC is incorporated as a Protected Cell Company in the Republic of Mauritius, is granted a Category 1 Global Business License pursuant to section 72(6) of the Financial Services Act and issues linked long term insurance products under the license Long-Term Insurance Business Licence No. C109007268 pursuant to Section 11 of the Insurance Act 2005 and the Financial Services (Consolidated Licensing and Fees) Rules 2008.

Registered office:

Providence Life Limited PCC, Level 4, Mindspace SBI Tower, Cybercity, Ebene, Mauritius.

Telephone: +230 466 7070 | Fax: +230 465 0077 | Email: admin@providence.life

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Providence Collect reserves the right to withdraw or amend the service we provide on our website without notice and restrict access to some parts of website site to registered users. Your user identification code and password are confidential and you must not disclose them to a third-party. If you fail to comply with the Terms and Conditions of Use, Providence Collect has the right to disable any user identification code or password at any time.

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Providence Collect accepts no liability for loss of any kind incurred as a result of reliance on the information or opinions provided on this website although care has been taken to ensure the accuracy of content. Providence Collect will not accept any liability for any loss or damage you may incur in connection with your use of this website which is caused by any event where the cause is beyond our reasonable control; or any indirect loss or damage you suffer or incur as a result of your use of this website (including loss of business, or loss of profit or revenue) which was not foreseeable to us at the time when you used the website. However, nothing in these terms of use shall exclude or limit our liability for death or personal injury caused by our negligence or for our fraud or fraudulent misrepresentation.

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www.providencecollect.com

Providence Collect is the business name of Providence Collection Services Limited (the "Company"), incorporated in the United Kingdom under the Companies Act 2006 as a private company limited by shares (Company Number 15604707).

Providence Collection Services Limited is a wholly owned subsidiary of Providence Life Limited, PCC. The Company's registered nature of business is classified under Standard Industrial Classification (SIC) Code 82911 – Activities of Collection Agencies.

Providence Collect facilitates payment collections related to insurance premiums and/or other receivables pursuant to service agreements, without ownership or responsibility for such amounts.

For the avoidance of doubt, the Company does not provide, administer, assist, manage, or otherwise interact with any aspect of insurance policies or insurance policyholder(s) services, nor does it undertake any regulated financial or debt management activities in the United Kingdom.

Providence Collect is not authorised or regulated by the Financial Conduct Authority.