WEBSITE & PORTAL TERMS OF USE

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These terms govern your use of www.recoviaholdings.co.uk (the "Website"), the Recovia Client Portal at **portal.recoviaholdings.co.uk** and the Recovia Debtor Portal at **debtor.recoviaholdings.co.uk** (together the "Portals"), operated by Recovia Ltd (Company No. 16956861, registered office 3rd Floor, 86-90 Paul Street, London EC2A 4NE, VAT No. GB510960807). By using the Website or either Portal you agree to these terms. Part A applies to everyone; Part B applies to Client Portal users; Part C applies to Debtor Portal users.

THESE ARE NOT OUR TERMS OF SERVICE. The provision of debt recovery services to clients is governed exclusively by the signed Letter of Authority & Terms of Engagement (REC-LEG-001). The rights and obligations of debtors are described in our Payment & Arrangement Conditions (REC-LEG-002). Nothing on the Website or in the Portals varies either document.

PART A — GENERAL TERMS (all users)

A1. Use of the Website

You may use the Website for lawful purposes only. You must not: attempt to gain unauthorised access to any part of the Website, the Portals, or the systems behind them; introduce viruses or other malicious code; scrape, harvest or bulk-download content or data; use the Website to transmit unsolicited marketing; or interfere with the Website's operation or availability.

A2. Content and accuracy

Website content is provided for general information about our services. It is not legal, financial or debt advice, and it does not constitute an offer capable of acceptance. While we take reasonable care to keep content accurate and current, we do not guarantee completeness or accuracy, and content does not override the signed documents that govern any particular relationship.

A3. Intellectual property

All content, branding, logos, graphics, documents and materials on the Website and Portals are owned by Recovia Ltd or used with permission. You may download published policy documents for your own reference. You may not otherwise copy, distribute, republish or reproduce content without our prior written consent.

A4. Contacting us through the Website and Portals

Enquiry forms on the Website and submissions made through the Portals are delivered to **webform@recoviaholdings.co.uk**, a monitored intake address which forwards automatically to contact@recoviaholdings.co.uk. Use this address for access and technical support relating to the Portals, quoting the email address you are attempting to sign in with.

Do not send passwords, sign-in codes or payment card details through any form, portal message or email. Recovia Ltd will never ask you for them. General enquiries may also be sent to contact@recoviaholdings.co.uk and complaints to complaints@recoviaholdings.co.uk.

A5. Payments made through the Website and Portals

Card payments are processed on the secure hosted payment page of our payment provider, Cashflows. **Recovia Ltd does not receive, process or store payment card details.** Bank transfer details published on the Website are the only account details we operate for inbound payment.

We will never notify a change to our bank details by email. If you receive any communication giving different account details, do not pay — telephone 01527 369593 (the number published on this Website) to verify first.

A6. Links

The Website may link to third-party sites, including free debt advice organisations and our payment provider. We are not responsible for their content, policies or practices. You may link to our homepage in a way that is fair and legal; you must not frame the Website or imply endorsement without consent.

A7. Availability and liability

The Website and Portals are provided "as available". We may suspend, withdraw or modify them without notice, including for maintenance and security. To the fullest extent permitted by law, Recovia Ltd is not liable for indirect, incidental or consequential loss arising from use of, or inability to use, the Website or Portals. Nothing in these terms excludes liability for death or personal injury caused by negligence, fraud, or any liability that cannot lawfully be excluded. Nothing in these terms limits or varies the liability provisions of the Letter of Authority & Terms of Engagement in respect of our services.

A8. Privacy and cookies

Personal data collected through the Website and Portals is processed in accordance with our Privacy Policy (REC-POL-001). Recovia Ltd is registered with the Information Commissioner's Office, registration number ZC115879. Non-essential cookies are used only with your consent.

PART B — CLIENT PORTAL TERMS

B1. Access is by invitation only

The Client Portal is available to clients who have executed a Letter of Authority & Terms of Engagement, and to individuals Recovia Ltd has expressly invited. There is no public sign-up: an account is not created by an email address alone. Sign-in is by the exact email address that received the invitation, together with a secure code sent to that address.

Access credentials are personal to the invited individual and must not be shared. You are responsible for keeping them confidential and for all activity under your account. Notify us immediately at webform@recoviaholdings.co.uk if you suspect unauthorised access, and we will suspend the account pending investigation. If an authorised contact changes, ask your Recovia contact to update the registered address before sign-in is attempted.

B2. What the Portal shows

The Client Portal provides visibility of your organisation's live recovery cases, client-safe progress updates, recovery figures, documents and any decisions awaiting your input. You see only cases held for your organisation; internal case management notes and other clients' matters are not visible.

Portal information is updated periodically and is provided for convenience: the authoritative records are Recovia Ltd's case management system and the written statements issued under Clause 7 of the Letter of Authority & Terms of Engagement. If Portal information appears to conflict with a written statement, the written statement prevails — tell us and we will reconcile the difference.

B3. Submissions through the Portal

(a) **Authorisations and instructions.** Where you give an authorisation or instruction through the Portal in relation to an existing case, it has the same effect as a written instruction under the Letter of Authority & Terms of Engagement.

(b) **New case requests.** A new recovery case submitted through the Portal is a **request**, not an instruction. Recovia Ltd reviews each request before opening a live recovery matter and may decline it under Clause 2.3 of the Terms. No case is live, and no obligation arises on either party, until Recovia Ltd confirms acceptance.

(c) **Payment-plan decisions.** Recording a decision on a proposed payment plan through the Portal submits that decision to Recovia Ltd for review. **It does not automatically activate a plan or send any communication to the debtor.** Plans take effect in accordance with Clause 8 of the Terms.

(d) You warrant that anyone using your organisation's credentials has authority to act on your behalf.

B4. Documents and client responsibilities

Documents uploaded through the Portal are retained for Recovia Ltd's review before use. Information you upload must be accurate, complete and lawfully provided, consistent with your obligations under Clause 3 of the Terms and Schedule 1 (Data Protection). Do not upload material that is defamatory, unlawful, or unrelated to the recovery of referred debts.

B5. Suspension

We may suspend Portal access for security reasons, for breach of these terms, or where the underlying engagement is terminated. Suspension of Portal access does not affect the parties' rights and obligations under the Letter of Authority & Terms of Engagement, including our reporting obligations, which continue by email and post.

PART C — DEBTOR PORTAL TERMS

C1. Access and separation

The Debtor Portal is a separate service from the Client Portal. Access is provided by Recovia Ltd at matter level to debtors who have received correspondence containing a case reference and invitation. **A debtor can view only the matter or matters expressly granted to them**, and cannot see client-only information or any other debtor's records. Where a debtor has more than one matter with Recovia Ltd, they may switch between only those matters granted. You must not attempt to access another person's case.

C2. What the Portal is for

The Debtor Portal allows you to view the position of your matter, make a payment, request a payment arrangement, send a secure message, raise a dispute and upload supporting documents. Using the Portal does not waive any of your rights described in our Payment & Arrangement Conditions (REC-LEG-002), including your right to dispute the debt, to seek independent advice, and to ask that contact be limited to writing.

C3. Balances and payments

The balance shown includes the principal debt and, where applicable, statutory interest, fixed compensation and recovery costs, and is updated periodically. Because statutory interest accrues daily, the payable figure on any given day may differ slightly from the displayed figure; the settlement figure we confirm in writing prevails.

Where you choose to pay, the Portal opens the secure hosted payment page operated by our payment provider, Cashflows. **Recovia Ltd does not receive or store your card details and will never ask you to send them in a message.** Payments are applied in the order set out in the correspondence you have received from us. A confirmation on screen is not a receipt: we confirm receipt by email once funds clear.

C4. Requests are reviewed before any decision

A payment arrangement, dispute or other request submitted through the Portal is **submitted to Recovia Ltd for review**. A proposed arrangement is an offer only; it becomes binding when we confirm acceptance in writing (email is sufficient), following the approval process in our Payment & Arrangement Conditions. The conditions applying to arrangements — including the consequences of a missed instalment — are those set out in REC-LEG-002. Requests, responses and activity are recorded against the relevant matter.

C5. Disputes and vulnerable circumstances

If you dispute the debt through the Portal, recovery action on the genuinely disputed amount is paused while we investigate, as described in REC-LEG-002. If ill health, financial difficulty or other circumstances affect your ability to deal with the matter, you can tell us through the Portal or by any other channel, and we will adjust our approach and signpost free independent advice (Business Debtline 0800 197 6026 · StepChange 0800 138 1111 · Citizens Advice 0800 144 8848).

C6. Security

Keep your access details confidential. We will never ask for your sign-in code or password by email or telephone, and we will never ask for card details in a message. The fraud warning in section A5 applies equally to the Portal: verify any unexpected change of payment details by telephone before paying.

PART D — GENERAL

We may update these terms from time to time; the current version is always published on the Website and continued use constitutes acceptance. Feature availability may vary by permission level and by the stage of a case. If any provision is found unenforceable it is severed and the remainder continues. These terms are governed by the law of England and Wales and the courts of England and Wales have exclusive jurisdiction, except that debtors dealt with under Scottish procedure retain any mandatory protections of Scots law.

Contact: Recovia Ltd, 3rd Floor, 86-90 Paul Street, London EC2A 4NE · General: contact@recoviaholdings.co.uk · Portal and form enquiries: webform@recoviaholdings.co.uk · Complaints: complaints@recoviaholdings.co.uk · 01527 369593

REC-POL-007 · Version 1.1 · August 2026 · Supersedes Version 1.0 (August 2026) and the website terms formerly appended to the Privacy Policy (21 March 2026), which are withdrawn. Approved: Ben Portman, Managing Director.