

# Loqbox Grow terms and conditions

Document Version: v2.4-en\_gb

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## ADDITIONAL TERMS FOR LOQBOX GROW

(formerly known as Loqbox Spend)

### 1. WHAT IS LOQBOX GROW?

Loqbox Grow is a service that lets you pay for your Loqbox Membership and any Loqbox services, while also building your credit score at the same time. Loqbox Grow is provided by Loqbox Technology UK Limited ('Loqbox Technology') in conjunction with a line of credit provided to you by Loqbox Finance UK ('Loqbox Finance'), the trading name of DDC Financial Solutions Limited.

### 2. HOW DOES IT WORK?

2.1 You can apply for Loqbox Grow in the Loqbox Members' Area.

2.2 Once we have opened your Loqbox Grow account, we will charge your regular membership payments and any payments for Loqbox services to your Loqbox Grow account.

2.3 If we are unable to collect your Loqbox Grow payment and that payment becomes overdue, if you have an active Loqbox Save account with sufficient funds to pay the balance owing for that period we can collect that payment from your Loqbox Save account. We call this 'credit score protection'. A missed payment on Loqbox Grow can adversely affect your credit score. Where such a payment is made, it will show on your payments page as 'Payment collected through Loqbox Save'. If you have any questions regarding this, please contact Member Support at [support@loqbox.com](mailto:support@loqbox.com) or through live chat. Your Membership gives you priority access to Member Support.