

Glow's Processors/Sub-Processors List

1. Introduction

Glow engages third parties and other members of the Glow corporate group (each an "Affiliate"), including the Affiliate(s) listed below, to carry out data processing activities that involve processing of personal data in connection with the provision of services. A processor (or sub-processor) is a third party engaged by Glow (or an Affiliate) to process personal data on our behalf in accordance with our documented instructions. Glow's Processors/Sub-Processors List sets out Glow's processors and sub-processors and where they will process personal data.

Glow maintains this list to ensure transparency regarding the processors/ sub-processors who may process personal data in the course of service delivery. Each processor/sub-processor is subject to contractual obligations that requires that all personal data shared with them will be processed with the appropriate level of protection in compliance with applicable data protection law.

2. Glow's Third-Party Processors/Sub-Processors

Entity Name	Location of Data Subjects whose personal data is shared	Business Address/Registered Address	Processing Activity	Personal Data Processing Location
Accertify, Inc.	UK and Australia	Corporation Trust Center, 1209 Orange St, Wilmington, US-DE, 19801, US.	Fraud prevention.	UK, Netherlands, Germany and Ireland
Accertify, Inc.	US	Corporation Trust Center, 1209 Orange St, Wilmington, US-DE, 19801, US.	Fraud prevention.	US
Acquired Ltd	UK	Glasshouse Alderley Park, Nether Alderley, Cheshire, England, SK10 4ZE.	One off payments and loan settlement.	UK, Belgium and German



Adyen NV	UK and Australia	6 Simon Carmiggeltstraat, 1011 DJ, Amsterdam.	Card Processing - upfront deposits and one-off payments.	Europe and India
Amazon Web Services Inc. (AWS)	UK	410 Terry Avenue North, Seattle, Washington.	Cloud Hosting Infrastructure.	Germany
Amazon Web Services Inc. (AWS)	US	410 Terry Avenue North, Seattle, Washington.	Cloud Hosting Infrastructure.	US
Aryza Holdings Ltd	UK	11-12 Hanover Square, London, England, W1S 1JJ.	Loan management.	UK
Boomi Corporation Limited	Australia	54 Portland Place W1B 1DY, London.	Process and payment orchestration between NetSuite and GoCardless.	US, Canada, Ireland, UK, India and Australia
Cashflows	UK	3rd Floor Walker House, Exchange Flags, Liverpool, United Kingdom, L2 3YL.	Card Processing - upfront deposits and one-off payments.	Ireland
CookieYes Limited	Global	3 Warren Yard Warren Park, Wolverton Mill, Milton Keynes, United Kingdom, MK12 5NW.	Cookie consent management platform.	UK
Datadog Inc.	Global	620 8th Avenue, 45th Floor, New York, US-NY, 10018, US.	Monitoring Azure cloud platform and Third Party integrations.	Germany
Diversify Offshore Staffing Solutions Pty Ltd	Australia	108 Wickham St. Fortitude Valley PO Box 159, Fortitude Valley Brisbane QLD Australia.	Customer support for Australian entities.	Philippines



EDMdesigner.com Ltd (Chamaileon)	Global	Ground Floor 41, 4–6 Simonffy Street, Debrecen, 4025, Hungary.	Email creation and management.	US
Emailage	UK	Lexis Nexis =Global Reach, Dunleavy Drive, Cardiff, CF11 0SN	Fraud prevention.	Ireland and Germany
Evinced Inc	Global	3790 El Camino Real Unit #551, Palo Alto, CA 94306.	Accessibility software for engineering and QA.	US
Experian Limited	Australia	The Sir John Peace Building Experian Way Nottingham NG80.	Credit reference agency.	Australia
Foundever Gb Limited	UK	Earlsdon Park, 53-55 Butts Road, Coventry, CV1 3BH.	Customer support.	UK and Germany
GoCardless Ltd	UK and Australia	65 Goswell Road, Sutton Yard, London, United Kingdom.	To set up the loan's direct debit details and collecting monthly payments on the loan.	Ireland and Germany
(Google Analytics)	UK	GORDON HOUSE BARROW STREET DUBLIN 4, D04 E5W5	Analytics software.	Ireland
Hotjar UK Limited	UK and Australia	Dragonara Business Centre, 5th Floor, Dragonara Road, Malta.	Analytics software.	Ireland
i2	UK	101B Park Drive, Milton Park, Abingdon, Oxfordshire, OX14 4RY, United Kingdom.	Fraud prevention.	UK
i2	US	101B Park Drive, Milton Park, Abingdon, Oxfordshire, OX14 4RY, United Kingdom.	Fraud prevention.	US
LexisNexis Risk Solutions (IDVerse)	UK and Australia	Harrow, 1st Floor Healthaid House, Harrow, United Kingdom.	Identification verification.	Australia and Germany



LOQEX Limited	UK	Unit 14, Bidavon Industrial Estate, Bidford on Avon, B50 4JN, United Kingdom.	Telephony solution.	UK
LOQEX Limited	US	Unit 14, Bidavon Industrial Estate, Bidford on Avon, B50 4JN, United Kingdom.	Telephony solution.	US
LOQEX Limited	Australia	Unit 14, Bidavon Industrial Estate, Bidford on Avon, B50 4JN, United Kingdom.	Telephony solution.	Australia
Juro Online Limited	UK	Third Floor, 2 Pear Tree Court, London, United Kingdom, EC1R 0DS, United Kingdom.	Contract management platform.	UK
MCI BPO, LC	US	Unit 24/22 South, Building 4000, Langstone Park, Langstone Road, Havant, England, PO9 1SA, United Kingdom.	Customer support.	US
Microsoft Azure	UK	Microsoft Campus, Thames Valley Park, Reading, Berkshire, RG6 1WG, United Kingdom.	Loan Management platform infrastructure.	EU
Microsoft Azure	US	Microsoft Campus, Thames Valley Park, Reading, Berkshire, RG6 1WG, United Kingdom.	Loan Management platform infrastructure.	US
Microsoft Azure	Australia	Microsoft Campus, Thames Valley Park, Reading, Berkshire, RG6 1WG, United Kingdom.	Loan Management platform infrastructure.	Australia
Mitek Industries Limited	UK	Mitek House, Grazebrook Industrial Park, Peartree Lane Dudley, West Midlands, DY2 0XW, United Kingdom.	Identification verification platform.	UK and Ireland



Myers-Holum Inc.	US	244 Madison Ave, New York, NY 10016	NetSuite Professional Services work.	US
Myers-Holum Inc.	Australia	244 Madison Ave, New York, NY 10016	NetSuite Professional Services work.	Australia
Netgain Solutions Inc	US	7800 S Elatist, Suite 300, Littletion, Co 80120 United States.	Loan management platform.	US
Netgain Solutions Inc	Australia	7800 S Elatist, Suite 300, Littletion, Co 80120 United States.	Loan management platform.	Australia
OCR Labs Global (USA) Inc trading as IDVerse	US	203 Redwood Parkway, Suite 270, Redwood City, CA 94065	Identification verification.	US
Oracle Corporation UK Limited	Global	Oracle Parkway, Thames Valley Park, Reading, RG16 1RA, United Kingdom.	Loan management platform.	UK, Australia and US
Ontinue AG	Global	Raffelstrasse 29 CH-8045 Zurich.	Security services and technological support service.	Switzerland
Progress Software Corporation (Sharefile)	Global	15 Wayside Rd, Suite 400, United States.	File Sharing and Storage software.	Ireland
Salesforce	Global	PO Box 16, Sheffield, S981AZ, United Kingdom.	Corporate client relationship management software.	UK



Scaleability	Global	A-7, IT Park, Sahastradhara Road,	Data and Analytics	US, UK and India
Engineers		Dehradun, Uttarakhand – 248 001 India	professional services.	
Stripe Inc	US	510 Townsend St, San Francisco, CA 94103-4918.	Payment processing platform.	US
Gurock Software GmbH (TestRail)	Global	Bonner Straße 12, 51379 Leverkusen, Germany.	Test management platform.	Germany and UK
Trans Union LLC	US	555 West Adams, Chicago, Illinois 60661.	Credit reference agency.	US, UK and India
TransUnion International UK Limited	UK	One Park Lane, Leeds, West Yorkshire, LS3 1EP, United Kingdom.	Credit reference agency.	All data is stored in UK data Centres. Support personnel based in India, South Africa, US and Costa Rica.
Twilio	Global	Worldwide HQ: 101 Spear Street, 5th Floor, San Francisco CA 94105.	Provision and support of SMS and email messaging tool.	US
Vention Solutions Ltd	Global	1st Floor 8 Bridle Close, Kingston Upon Thames, Surrey, KT1, United Kingdom.	IT development and operational.	Personal data may be accessed from UK, US, Poland, Georgia, Uzbekistan and Slovakia.
Zendesk Inc	UK and Australia	989 Market St. San Francisco, CA 94103, United States.	Provision and support of Customer management and communication tool.	Germany and Ireland
Zendesk Inc	US	989 Market St. San Francisco, CA 94103, United States.	Provision and support of Customer management and communication tool.	US

3. Glow's Affiliates



Entity Name	Location of Data Subjects whose personal data is shared	Registered Address	Sub-processing Activity	Personal Data Processing Location
GFS Technologies Limited	Global	71 Queen Victoria Street, London, EC4V 4BE, United Kingdom.	IT development, technology services, and support.	Personal data may be accessed from Spain and Philippines, and will be accessed and stored in the UK and US.

4. Keeping you up to date

We keep Glow's Processors/Sub-Processors List under regular review. We may change this from time to time by updating it to reflect changes our privacy practices and/or changes to our processors and sub-processors. The date below will be updated accordingly. We may also contact you to let you know that we have updated this list and when required under law.

5. Contacting us

If you have any questions regarding our processors/sub-processors, please email us at dataprotection@glowgfs.com.

Last updated: September 18, 2025