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## Privacy Policy

The terms of our privacy policy are expressly incorporated into these terms and conditions and by your acceptance of these terms you agree to and acknowledge the terms set out in our privacy policy on this website.

## E-commerce Directive

In accordance with the E-commerce Directive we are required to make the following information available to you:

- Retirement Plus Ltd, Prince Frederick House, 37 Maddox Street, London W1S 2PP is an arranger and administrator of home reversion plans
- Retirement Plus Ltd may be contacted by email at [info@retirement-plus.co.uk](mailto:info@retirement-plus.co.uk).

## Disclaimer

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Whilst we endeavour to ensure that this Website is normally available 24 hours a day, we shall not be liable if for any reason this Website is unavailable at any time or for any period. The services provided by the Website are complimentary but we may restrict or block your access to it without prior notice if in our reasonable opinion you are in breach of any of these terms and conditions.

## **Disability**

If you are one of our disabled customers who find that they are unable to make personal use of our Website or any service that we provide then we will try to help you use the service or a similar one by an alternative method.

We continue to take all reasonable steps to make sure that our systems and technology meet the requirements of the Disability Discrimination Act 1995.

## **Your Responsibilities**

You may only use this Website in accordance with these terms and conditions. In particular you agree to use this Website only for lawful and proper purposes and:

- not to post or transmit to or from this Website any material that is threatening, defamatory, obscene, indecent, offensive, pornographic, abusive or otherwise unlawful or objectionable;
- not to do, cause or permit anything to be done that may infringe our intellectual property rights or those of third parties;
- not to do, cause or permit anything to be done which infringes the privacy rights of any third party;
- not to do, cause or permit anything to be done that may be technically harmful (including, without limitation, computer viruses, logic bombs, Trojan horses, worms, harmful components, corrupted data or other malicious software or harmless data);
- not to make any unauthorised, false or fraudulent application;
- not to alter or modify any part of this Website.

## **Links to other Websites**

We sometimes provide links to other websites (including those of our contractual partners). If you use links to third party websites on this Website you will leave this Website. We do not control and are not responsible for these websites or their content or availability. Accordingly we do not make any representations about them, or any material found there, or any results that may be obtained from using them. If you decide to access any of the third party websites linked to this Website, you do so entirely at your own risk.

## **Exclusion of Liability**

We exclude all liability and responsibility for any amount or kind of loss or damage that may result to you or a third party (including without limitation, any direct, indirect or consequential loss or damages, or any loss of income, profits, goodwill, data, contract, use of money, or loss or damage arising from or connected in any way to business interruption, and whether in tort (including

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Nothing in these terms and conditions shall exclude or limit our liability for:-  
(a) death or personal injury caused by our negligence or the negligence of our employees or agents;

(b) fraud; or

(c) any liability which cannot be excluded or limited under applicable law.

### **Corporate Information**

No information contained in this Website is an invitation to invest in any products or services or to otherwise deal in these or enter into a contract with any company. The information provided should not be relied upon in connection with any investment decision.

## **Entire Agreement and Changes to these Terms and Conditions**

These terms and conditions form the entire agreement between you and us regarding your use of this Website. We may revise these terms and conditions at anytime by updating this posting. You should check this Website from time to time to review the current terms and conditions because they are binding on you.

Certain designated legal notices or terms that form part of the services or products located on pages of this Website may supersede certain provisions of these terms and conditions.

## **Severability and Conflict**

If any part of these terms and conditions are found to be invalid, unlawful or unenforceable, the offending part shall be amended or extracted from the remaining terms all of which shall remain in full force as permitted by law.

In any conflict between these terms and conditions and those of any other agreement between you and us, then those in the latter shall prevail.

## **Exclusion of Third Party Rights**

The Contracts (Rights of Third Parties Act) 1999 shall not apply to this agreement. This means that no third party shall be entitled to claim any rights or benefits under these terms and conditions.

## **Jurisdiction**

These terms and conditions shall be governed by and construed in accordance with English law. Disputes arising in connection with these terms and conditions shall be subject to the exclusive jurisdiction of the English Courts.

Retirement Plus Limited  
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