



## Terms of Service

This service (“the Service”) is provided to you by Ideal Corporate Solutions Limited, whose registered address is Lancaster House, 171 Chorley New Road, Bolton BL1 4QZ (“ICS”), subject to these terms and conditions. By using this Service or any information or other material contained within this Service (“Information”) you agree to these terms and conditions:

- The Service
- Disclaimer of Warranties
- Proprietary Rights
- Modifications to Service
- Financial information
- Privacy
- Third Parties
- Equipment
- Indemnity
- Choice of Law and Jurisdiction
- General information

### 1 – The Service

The Service will enable you to make an assessment of your finances and provide initial indications of the best steps to improve your financial circumstances. As an integral part of the Service ICS may include third party advertising or marketing messages with the Information.

### 2 – Disclaimer of Warranties

ICS will use reasonable endeavours to ensure that the Information contained within the Service is accurate. However, no warranty is given as to the accuracy or supply of Information. We do not accept any liability for the use made by you of the Information, nor do we warrant that the supply of the Information will be uninterrupted. Any use made of the Service by you is on an “as is” and an “as available” basis.

Without limiting the above, ICS does not control telephones, third party communications networks (including your Internet Service Provider) or the Internet or the acts of third parties. You must remember that any Information you access via the Service, whether or not it is classified as

“real time”, may have ceased to be current by the time it reaches you, your computer or your telephone.

### **3 – Proprietary Rights**

The Information contained within the Service is owned by ICS and/or its licensors. It is protected by copyright, trade marks and other intellectual property rights. You agree and accept that the Information is for your own personal use and may not be used for commercial purposes, whether revenue generating or not, or distributed commercially. The Information cannot be reproduced, modified, transferred, distributed, republished, downloaded, posted, sold, re-sold, exploited or transmitted in any form or by any other means including (but not limited to) electronic, mechanical photocopying or recording for commercial purposes without the prior written permission of ICS. Should you wish to use all (or any part) of the Information for commercial purposes then you must first apply in writing to ICS. Failure to do so may lead to legal action being taken against you.

The methods of searching and presentation of Information, certain information content, graphics, layout, design and other features of the Service are also protected by intellectual property rights belonging to ICS and/or its licensors. No licence is granted to you in respect of any such rights, except to the extent required for your personal use of the Service in accordance with these terms and conditions.

The ICS and Ideal Debt Solutions name and logo are trade marks owned by ICS and you are not be entitled to reproduce such marks (other than to the extent required for your personal use of the Service) without our prior written consent.

### **4 – Modifications to Service**

ICS reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. You agree that ICS shall not be responsible or liable for any modification, suspension or discontinuance of the Service. No compensation will be payable to you as a result of any such modification, suspension or discontinuance.

### **5 – Financial information**

Any Information of a financial nature provided as part of the Service is intended for your general information needs and does not constitute any form of advice, recommendation or arrangement by ICS, and is not intended to be relied upon by you in making any specific decisions especially with regard to financial or investment decisions such as those concerning companies, stock market quotes, investments or securities. ICS shall not be responsible or liable for any trading or investment decisions made based on the Information.

## **6 – Privacy**

Any use that you make of the service is subject to our privacy statement which is incorporated into these terms and conditions.

## **7 – Third Parties**

The Service may contain advertisements for, and links to, various services that are operated by third parties over whom ICS has no control. We therefore do not make any representation – and do not accept any liability – in respect of the content, products or services available from such third parties, or the business of such third parties. Any dealings with advertisers, merchants or any other third parties accessed using the ICS Service shall be entirely at your own risk and ICS shall not be responsible or liable for any loss or damage of any kind incurred as the result of any such dealings or as the result of the presence of such advertisers and merchants on the Service.

## **8 – Equipment**

You are responsible for obtaining, updating and paying for all telecommunication equipment, computer equipment, software or other access devices necessary to access the Service and for all amounts payable in respect of connection to all and any parts of the Service including any telecommunications charges for time spent using the Service.

## **9 – Indemnity**

You agree to indemnify and keep indemnified ICS against any loss or damage arising from your unauthorised use of any part of the Service, and from all actions, proceedings, claims, demands, costs (including legal costs), awards and damages however they arise, directly or indirectly as a result of any breach or non-performance by you of any of your obligations under these terms and conditions.

## **10 – Choice of Law and Jurisdiction**

These terms and conditions are subject to the laws of England and by using the Service you agree not only to be bound by them, but also agree to submit to the exclusive jurisdiction of the English courts in connection with any dispute save that we have the right at our sole discretion to commence and pursue proceedings in alternative jurisdictions.

## **11 – General information**

We reserve the right to change these terms and conditions at any time. Such revised terms and conditions will be posted on the Service. By continued use of the Service after such terms and conditions have been posted, you agree to abide by such.