

BACKGROUND:

These Terms and Conditions set out the terms and conditions which you may use this website, <<insert website address>> ("Our Site") and ensure that you understand and agree to comply with and be bound by these Terms and Conditions. **AND/OR** [You will be required to sign up for an Account] upon your first use of Our Site] and ensure that you understand and agree to comply with and be bound by these Terms and Conditions, you

and all other documents referred to herein, set out the terms and conditions which you may use this website, <<insert website address>> ("Our Site") and ensure that you understand and agree to comply with and be bound by these Terms and Conditions carefully and agree to comply with and be bound by these Terms and Conditions when you use Our Site. You agree to comply with and be bound by these Terms and Conditions immediately.

1. Definitions and Interpretation

1.1 In these Terms and Conditions, the following expressions shall have the meanings:

"Account"

the context otherwise requires, the following meanings:

required for a User to access Our Site, as detailed in Clause 4;

"Blog"

any content, text, images, audio, video, scripts, databases and any other form of data, whether or not being stored on a computer that is part of, Our Site;

"Comment"

any content, text, images, audio, video, scripts, databases and any other form of data, whether or not being stored on a computer that is part of, Our Site;

"Content"

any content, text, images, audio, video, scripts, databases and any other form of data, whether or not being stored on a computer that is part of, Our Site;

"Post"

any content, text, images, audio, video, scripts, databases and any other form of data, whether or not being stored on a computer that is part of, Our Site;

"User"

any content, text, images, audio, video, scripts, databases and any other form of data, whether or not being stored on a computer that is part of, Our Site;

"We/Us/Our"

<<insert company name>> [a company registered in England under <<insert company number>> and whose registered address is <<insert registered address>> and whose main trading address is <<insert trading address>>].

2. Information About Us

2.1 Our Site, <<insert website address>> [owned and] operated by <<insert company name>> [a company registered in England under <<insert company number>> and whose registered address is <<insert registered address>> and whose main trading address is <<insert trading address>>].

owned and] operated by <<insert company name>> [a company registered in England under <<insert company number>> and whose registered address is <<insert registered address>> and whose main trading address is <<insert trading address>>].

2.2 [We are regulated by <<insert regulator(s)>>].

regulator(s)>>].

2.3 [We are a member of <<insert association(s) etc.>>].

association(s) etc.>>].

2.4 [<<insert further information>>].

3. Access to Our Site

- 3.1 Access to Our Site
- 3.2 It is your responsibility to make the necessary arrangements necessary in order to access Our Site.
- 3.3 Access to Our Site may be interrupted or suspended on an "as available" basis. We may alter, suspend or discontinue any part of it) at any time and without notice. We may do so in any way if Our Site (or any part of it) is unavailable for a specified period.

4. Accounts

- 4.1 Certain parts of Our Site (e.g. the ability to create Blogs and Posts) may require an Account.
- 4.2 You may not create an Account if you are under <<insert age>> years of age. [If you are under <<insert age>> years of age and wish to use the parts of Our Site that require an Account, your parent or guardian should create the Account for you and you must use it with their supervision.]
- 4.3 When creating an Account, you must provide accurate and complete information. If any information changes at a later date, it is your responsibility to ensure that the information is kept up-to-date.
- 4.4 We [require] OR [recommend] that you choose a strong password for your Account, consisting of a combination of lowercase and uppercase letters, numbers and special characters (e.g. "a combination of lowercase letters, numbers and special characters">>. It is your responsibility to keep your password secure and not to share your Account with anyone. We will not be held responsible for any unauthorized use of your Account without your permission, including any email address>>. We will not be held responsible for any unauthorized use of your Account without the express permission of the User to whom the Account was assigned.
- 4.5 You must not use an Account to impersonate any person or entity without the express permission of the User to whom the Account was assigned.
- 4.6 Any personal information collected through an Account will be collected, used, and stored in accordance with our privacy policy set out in Clause 16.
- 4.7 If you wish to close your Account, you may do so at any time. Closing your Account will result in the deletion of all content associated with the Account. Closing your Account will also remove all access to the Account and any content associated with the Account.
- 4.8 If you close your Account, all content created on Our Site by you will be deleted. All content created by other Users on other Users' Blogs or Posts will [also be deleted] [or will remain on Our Site requiring an Account for access].

5. Intellectual Property Rights

- 5.1 With the exception of content that has been licensed to us, all content (including the content of Blogs and Posts) is protected by applicable copyright laws and trademark laws and other intellectual property rights. All content (including the content of Blogs and Posts) is protected by applicable copyright laws and trademark laws and other intellectual property rights.
- 5.2 Subject to the license granted in sub-Clause 6.4, Users retain the ownership of copyright and other intellectual property rights subsisting in the content of their Blogs and Posts (unless any part of that content is licensed to us).

- owned by a third party. Without their express permission for their material to be used.
- 5.3 For personal use (including private study) only, you may:
- 5.3.1 Access, view or download content from Our Site using a web browser (including any web browser plug-ins or add-ons or software or app);
 - 5.3.2 Download or copy content from Our Site for caching;
 - 5.3.3 Print [one copy] of content from Our Site;
 - 5.3.4 Download, or copy, or print, or otherwise save extracts from pages on Our Site;
 - 5.3.5 Save pages or content from Our Site for on-line and/or offline viewing; and
 - 5.3.6 View and use content from Our Site, including Blogs and Comments in accordance with Clause 8.
- 5.4 You may not use content from Our Site (including Blogs, Posts and Comments) downloaded, copied or otherwise saved from Our Site for commercial purposes, or for the purposes of creating a licence to do so from Us, our licensors, or from third parties, or for any other purpose. [This does not prohibit the normal access and use of content from Our Site for general information purposes whether by individuals or businesses].
- 5.5 You may not systematically or automatically collect, compile, directory, or otherwise use content from Our Site with a view to creating a new database unless given our prior written permission to do so.
- 5.6 Subject to sub-Clause 7 (governing Blogs, Posts and Comments) you may not reproduce, copy, distribute, sell, rent, lease, or otherwise use Content or any other material from Our Site without our prior written permission to do so. For further information, please contact us at [<insert email address>](mailto:insert email address).
- 5.7 Our status as the sole owner of the content on Our Site (or that of our licensors) must always be acknowledged.
- 5.8 [Nothing in these Terms of Use limits or excludes the fair dealing provisions of Chapter 17 of the Copyright, Designs and Patents Act 1988 ('Acts Permitted in Relation to Copyright Works'), covering in particular the making of temporary copies for private study; the making of copies for commercial research; criticism, review, parody or pastiche; and the incidental inclusion of material in a larger work.]
- 6. Blogs, Posts and Comments**
- 6.1 An Account is required to create a Blog, submit Posts, and/or submit Comments. Please refer to Clause 4 for more information.
- 6.2 You agree that you are responsible for your Blog(s) and Posts and Comments on Our Site. Specifically, you agree, on behalf of yourself and any third parties, to use the content that you submit and that you agree to ensure that your Blog(s) and Comments comply with Our Acceptable Usage Policy and our Terms of Use, including Clause 8.
- 6.3 You agree that you will, to the fullest extent permissible by law, indemnify Us against all claims, damages, losses or warranties given by you under sub-Clause 6.2. You will also indemnify Us against all claims, damages, losses or

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a result of such breach

6.4 You (or your licensee) own the ownership of the content of your Blog(s), Posts and Comments and any intellectual property rights subsisting therein. When you post a Blog, Post or Comment you grant Us an irrevocable, non-exclusive, transferable, royalty-free, perpetual, exclusive licence to store, archive, syndicate, publish, republish, retransmit, adapt, edit, modify, create derivative works from, display, perform and otherwise use the content of your Blog, Post or Comment for the purposes of Our Site.

6.5 If you wish to remove a Blog, Post or Comment from Our Site, you may do so by <insert brief description>. The removal will be deleted from Our Site [, and from any Site, any <<insert activities, e.g. reblogs, quotes etc. remain]. [Removing a Blog or Post also revokes the licence granted to Us to use that Blog or Post under sub-clause 6.4.] Please note, however, that caching or references to your Blog or Post may not be made immediately unavailable (or may not be made unavailable at all where they are outside of Our reasonable control).

6.6 If you wish to remove a Comment from Our Site, you may do so by <<insert brief description>. The removal will be [deleted] OR [anonymised by removing your username and avatar">>]. [Removing a Comment under sub-clause 6.4.] Please note, however, that caching or references to your Comment may not be made immediately unavailable (or may not be made unavailable at all where they are outside of Our reasonable control).

6.7 We may reject, reject, remove or delete any Blog, Post or Comment from Our Site where their content is in breach of Our Acceptable Usage Policy, or if We receive a complaint from a third party and determine that the content should be removed as a result.

7. Intellectual Property Rights in Other Users' Blogs, Posts and Comments

7.1 The content of Blogs, Posts and Comments on Our Site and the copyright and other intellectual property rights subsisting therein, unless specifically labelled otherwise, are the property of the User identified in the content in question. All such content is protected by applicable national and international intellectual property laws and treaties.

7.2 You may copy and use the content of [Blogs] [Posts] [Comments] within the system does this automatically. You may not, in any other way, copy, reproduce, distribute, or otherwise use the content without our express permission to do so.

7.3 [Nothing in these Terms] [Notwithstanding the provisions of Chapter 1 of the Copyright, Designs and Patents Act 1988] [Permitted in Relation to] [the making of] temporary copies; for the purpose of text and data analysis; for the purpose of research and news reporting; and the incidental inclusion of copyright material in a work.

ownership of the content of your Blog(s), Posts and Comments and any intellectual property rights subsisting therein. When you post a Blog, Post or Comment you grant Us an irrevocable, non-exclusive, transferable, royalty-free, perpetual, exclusive licence to store, archive, syndicate, publish, republish, retransmit, adapt, edit, modify, create derivative works from, display, perform and otherwise use the content of your Blog, Post or Comment for the purposes of Our Site.

If you wish to remove a Blog, Post or Comment from Our Site, you may do so by <insert brief description>. The removal will be deleted from Our Site [, and from any Site, any <<insert activities, e.g. reblogs, quotes etc. remain]. [Removing a Blog or Post also revokes the licence granted to Us to use that Blog or Post under sub-clause 6.4.] Please note, however, that caching or references to your Blog or Post may not be made immediately unavailable (or may not be made unavailable at all where they are outside of Our reasonable control).

If you wish to remove a Comment from Our Site, you may do so by <<insert brief description>. The removal will be [deleted] OR [anonymised by removing your username and avatar">>]. [Removing a Comment under sub-clause 6.4.] Please note, however, that caching or references to your Comment may not be made immediately unavailable (or may not be made unavailable at all where they are outside of Our reasonable control).

We may reject, reject, remove or delete any Blog, Post or Comment from Our Site where their content is in breach of Our Acceptable Usage Policy, or if We receive a complaint from a third party and determine that the content should be removed as a result.

Other Users' Blogs, Posts and Comments

The content of Blogs, Posts and Comments on Our Site and the copyright and other intellectual property rights subsisting therein, unless specifically labelled otherwise, are the property of the User identified in the content in question. All such content is protected by applicable national and international intellectual property laws and treaties.

You may copy and use the content of [Blogs] [Posts] AND/OR [Comments] within the system does this automatically. You may not, in any other way, copy, reproduce, distribute, or otherwise use the content without our express permission to do so.

[Nothing in these Terms] [Notwithstanding the provisions of Chapter 1 of the Copyright, Designs and Patents Act 1988] [Permitted in Relation to] [the making of] temporary copies; for the purpose of text and data analysis; for the purpose of research and news reporting; and the incidental inclusion of copyright material in a work.

8. Acceptable Usage Policy

- 8.1 You may only use Our Site for purposes not limited to, the creation of Blogs, Posts, and Comments that are lawful and that complies with the provisions of this Clause 8.
- 8.1.1 you must comply with any and all applicable local, national and international regulations;
- 8.1.2 you must not use Our Site in any way, or for any purpose, that is unlawful or for any purpose that is prohibited by applicable law;
- 8.1.3 you must not knowingly send, upload, or in any other way transmit any form of virus or other malware, or any other code that may adversely affect computer hardware, software, or data;
- 8.1.4 you must not use Our Site in any way, or for any purpose, that is intended to harm or harass any person in any way.
- 8.2 When creating Blogs, Posts, and Comments (or communicating in any other way using Our Site), you must not communicate, or otherwise do anything that:
- 8.2.1 is sexually explicit;
- 8.2.2 is obscene, defamatory, hateful or otherwise inflammatory;
- 8.2.3 promotes violence;
- 8.2.4 promotes or incites to any unlawful activity;
- 8.2.5 discriminates on the basis of race, sex, religion, nationality, disability, sexual orientation, or other protected characteristics;
- 8.2.6 is intended to cause physical harm or inconvenience to any person;
- 8.2.7 is calculated to deceive;
- 8.2.8 is intended to infringe (or threaten to infringe) the intellectual property rights of another person or otherwise uses their personal data in a way that violates applicable law;
- 8.2.9 misleadingly represents your identity or affiliation (including parodies are permitted, provided that they do not fall within any of the other provisions of this sub-Clause 8.2);
- 8.2.10 implies any affiliation with any person or entity where none exists;
- 8.2.11 infringes, or otherwise violates, the intellectual property rights (including copyright, patents, trade marks and database rights) of any person or entity;
- 8.2.12 is in breach of any applicable law, including but not limited to, confidentiality or other laws of confidence.
- 8.3 We reserve the right to suspend or terminate your Account and/or your access to Our Site if you are in breach of any of the provisions of this Clause 8 or any of the other provisions of our Terms and Conditions. Specifically, We may take one or more of the following actions:

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- 8.3.1 suspend, with or without notice, your right to use Our Site permanently, your Account and/or any other service that you use that violates this Acceptable Use Policy;
 - 8.3.2 remove any content that you post on Our Site that violates this Acceptable Use Policy;
 - 8.3.3 issue you with a notice of violation of this Acceptable Use Policy;
 - 8.3.4 take legal proceedings against you for reimbursement of any and all costs, including reasonable attorneys' fees, resulting from your breach;
 - 8.3.5 take further action against you as appropriate;
 - 8.3.6 disclose such information to law enforcement authorities as required or permitted by law, and/or
 - 8.3.7 any other action that We deem reasonably appropriate (and lawful).
- 8.4 We hereby exclude ourselves from any and all claims arising out of any actions (including, but not limited to those described above) that We may take in response to breaches of these Terms.

9. Links to Our Site

- 9.1 You may link to Our Site, but you do so in a way that:
 - 9.1.1 you do so in a way that does not suggest any form of association, endorsement, or affiliation with Us, where none exists;
 - 9.1.2 you do not display any of Our trademarks displayed on Our Site without Our express written permission;
 - 9.1.3 you do not use Our trademarks in a way that is calculated to damage Our reputation or to take unfair advantage of Our reputation;
 - 9.1.4 you do not do anything that is likely to damage Our reputation or to take unfair advantage of Our reputation.
- 9.2 [You may link to any page on Our Site, but you do so in a way that:
 - 9.2.1 you do not link to any page on Our Site that is not the homepage of Our Site, <<insert URL>>. Deep-linking to any page on Our Site requires Our express written permission.
 - 9.2.2 you do not link to any page on Our Site that is not the homepage of Our Site, <<insert URL>>. Deep-linking to any page on Our Site requires Our express written permission.
- 9.3 [Framing or embedding content from Our websites is not permitted without Our express written permission. You must contact Us at <<insert email address>> for further information.]
- 9.4 You may not link to any website the content of which contains material that:
 - 9.4.1 [is sexually explicit or pornographic];
 - 9.4.2 is obscene, defamatory, libelous, or otherwise inflammatory;
 - 9.4.3 promotes violence or illegal activity;
 - 9.4.4 promotes or advocates discrimination on the basis of race, sex, religion, nationality, disability, sexual orientation, or age;
 - 9.4.5 discriminates on the basis of race, sex, religion, nationality, disability, sexual orientation, or age;
 - 9.4.6 is intended to threaten, harass, annoy, alarm, or otherwise harm another person;

9.4.7 is calculated

deceive another person;

9.4.8 is intended for use by another person

infringe (or to threaten to infringe)

9.4.9 misleadingly
identity or af
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Clause 9.4);

on or otherwise misrepresents the person in a way that is calculated to be included in this definition provided the other provisions of this sub-

9.4.10 implies any f

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9.4.11 infringes, or
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9.4.12 is made in b
not limited to

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duties of confidence.

9.5 [The content restriction applies to sites by other users with the provisions of the Terms of Service from posting links of content from another user may be removed. Posting links on websites that contain content from users.

do not apply to content submitted for the primary purpose of the site accords with the law. You are not, for example, prohibited from using social networking sites merely because you are, however, prohibited from using sites that encourage the submission of such content.

10. Links to Other Sites

Links to other sites may be
are not under Our control.
the content of third party si
information only and does
those in control of them.

Unless expressly stated, these sites accept responsibility or liability for any link to another site on Our Site is for the benefit of the sites themselves or of

11. [Advertising

11.1 We may feature advertising on your

d We reserve the right to display

11.2 You agree that you will not use the Site or its content for any purpose other than personal, non-commercial use without prior written permission from the Company. This includes, but is not limited to, the use of the Site or its content for advertising, promotional purposes, or for any other commercial purpose.

love or hide any advertising using

11.3 We are not responsible for any content, including but not limited to, any business material, OR [Each advertising material on the Site including, but not

of any advertising on Our Site. We are not responsible for the content of advertising posted by third parties. We are not responsible for the content of their own advertising. We are not responsible for any advertising on Our Site that is inaccurate, or omissions.]

12. Disclaimers and Legal Risks

12.1 Nothing on Our Site for general information should always be source of information/activities

which you should rely. It is provided
Professional or specialist advice
action relating to <<describe type
relates>>.]

12.2 Insofar as is permitted by law, we shall not be liable for any damages, including consequential damages, that may be suffered by you or any third party as a result of the use of the Software, or that it will be secured by a third party.

no representation, warranty, or covenants, that it will not infringe the rights of any third party with all software and hardware.

12.3 If, as a result of Ou

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content from Our Site to you, as a consumer, for more details concerning your local Citizens' Advice Bureau or other digital content belonging to certain legal remedies. For remedies as a consumer, please contact your local Citizens' Trading Standards Office.

- 12.4 We make reasonable attempts to ensure that Our Content on Our Site is complete, accurate and up-to-date. We do not, however, make any representation (whether express or implied) that the Content is complete, accurate, or for any opinions, views, or values expressed in any Posts or Comments submitted by Users. Any such opinions, views, or values are those of the relevant User, and do not reflect Our opinions or values in any way.
- 12.5 We are not responsible for any inaccuracies or for any opinions, views, or values expressed in any Posts or Comments submitted by Users. Any such opinions, views, or values are those of the relevant User, and do not reflect Our opinions or values in any way.

13. Our Liability

- 13.1 To the fullest extent permitted by law, We accept no liability to any User for any loss or damage (including negligence or in connection with the use of or reliance upon any Content contained in Blogs, Posts, or Comments) included on Our Site.
- 13.2 To the fullest extent permitted by law, We exclude all representations, warranties, and guarantees (whether express or implied) that may apply to any Content (including Posts, or Comments created by Users) included on Our Site.
- 13.3 [Our Site is intended for personal use only.] If you are a business user, We accept no liability for any loss of business opportunity, loss of business interruption, loss of sales, business or revenue; loss of profits; loss of anticipated savings; or consequential loss or damage.
- 13.4 We exercise all reasonable efforts to ensure that Our Site is free from viruses and other malware. Notwithstanding, We accept no liability for any loss or damage resulting from a virus or other malware, a distributed denial of service attack, or any harmful material or event that may occur as a result of your use of Our Site or any data or other material that occurs as a result of the downloading of any content (including any provided by Users or Comments) from it) or any other site referred to on Our Site.
- 13.5 We neither assume nor accept any liability or liability arising out of any disruption or non-performance, including, but not limited to, network failure, host equipment failure, power outages, events, acts of war, or legal actions.
- 13.6 Nothing in these Terms excludes or restricts Our liability for death or personal injury resulting from negligence, or any liability which cannot be excluded or restricted by law. This includes those consumers' legal rights, including those relating to digital content, as provided by our local Citizens' Advice Bureau or Citizens' Trading Standards Office.

14. Viruses, Malware and Security

- 14.1 We exercise all reasonable efforts to ensure that Our Site is secure and free from viruses and malware, but not limited to, the scanning

or other digital content belonging to certain legal remedies. For remedies as a consumer, please contact your local Citizens' Trading Standards Office.

that Our Content on Our Site is complete, accurate and up-to-date. We do not, however, make any representation (whether express or implied) that the Content is complete, accurate, or for any opinions, views, or values expressed in any Posts or Comments submitted by Users. Any such opinions, views, or values are those of the relevant User, and do not reflect Our opinions or values in any way.

accuracy, or for any opinions, views, or values expressed in any Posts or Comments submitted by Users. Any such opinions, views, or values are those of the relevant User, and do not reflect Our opinions or values in any way.

accept no liability to any User for any loss or damage (including negligence or in connection with the use of or reliance upon any Content contained in Blogs, Posts, or Comments) included on Our Site.

We exclude all representations, warranties, and guarantees (whether express or implied) that may apply to any Content (including Posts, or Comments created by Users) included on Our Site.

use only.] If you are a business user, We accept no liability for any loss of business opportunity, loss of business interruption, loss of sales, business or revenue; loss of profits; loss of anticipated savings; or consequential loss or damage.

to ensure that Our Site is free from viruses and other malware. Notwithstanding, We accept no liability for any loss or damage resulting from a virus or other malware, a distributed denial of service attack, or any harmful material or event that may occur as a result of your use of Our Site or any data or other material that occurs as a result of the downloading of any content (including any provided by Users or Comments) from it) or any other site referred to on Our Site.

liability or liability arising out of any disruption or non-performance, including, but not limited to, network failure, host equipment failure, power outages, events, acts of war, or legal actions.

cludes or restricts Our liability for death or personal injury resulting from negligence, or any liability which cannot be excluded or restricted by law. This includes those consumers' legal rights, including those relating to digital content, as provided by our local Citizens' Advice Bureau or Citizens' Trading Standards Office.

ensure that Our Site is secure and free from viruses and malware, but not limited to, the scanning

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14.2 You are responsible for any damage to hardware, software, data and other material from viruses or Internet security risks.

14.3 You must not deliberately upload any material which is malicious or otherwise harmful either to or via Our Site.

14.4 You must not attempt to gain unauthorized access to any part of Our Site, the server on which Our Site is hosted, or any other server, computer, or database connected to Our Site.

14.5 You must not attempt to carry out a denial of service attack, a distributed denial of service attack, or any other means.

14.6 By breaching the Terms and Conditions, you may be committing a criminal offence under the Computer Misuse Act 1990. Any and all such breaches will be reported to the relevant law enforcement authorities and We will cooperate with them. Your right to use Our Site will be suspended and/or deleted.

15. Privacy and Cookies

We will only use your personal information in accordance with Our Privacy Policy, available from <<insert link>> [and Our Cookies Policy, available from <<insert link>>].

16. Communications from Us

16.1 If you have an Account, We may from time to time send you important notices by email. Such notices include, but not limited to, service changes, changes to Our Terms and Conditions, and changes to your Account.

16.2 We will never send you any marketing emails of any kind without your express consent. If you do not consent, you may opt out at any time. Any and all marketing emails will include an unsubscribe link. [Email marketing options can also be found in your Account preferences>>.] If you do not opt out, we may take up to <<insert link>> for your new preferences to take effect.

16.3 For questions or comments, please contact Us at <<insert email address>> or via <<insert link to contact page>>.

17. Changes to these Terms and Conditions

17.1 We may alter these Terms and Conditions at any time. [If We do so, details of the changes will be posted on this page.] Any such changes will become binding on you as soon as they have been implemented.

17.2 In the event of any conflict between the current version of these Terms and Conditions and any previous version, the current version shall prevail unless otherwise provided.

18. Contacting Us

To contact Us, please email us at <<insert email address>> or using any of the methods provided on Our contact page>>.

for viruses and malware].

hardware, software, data and other material from viruses or Internet security risks.

s or other malware, or any other material which is malicious or otherwise harmful either to or via Our Site.

access to any part of Our Site, the server on which Our Site is hosted, or any other server, computer, or database connected to Our Site.

of a denial of service attack, a distributed denial of service attack, or any other means.

ses 14.3 to 14.5 you may be committing a criminal offence under the Computer Misuse Act 1990. Any and all such breaches will be reported to the relevant law enforcement authorities and We will cooperate with them. Your right to use Our Site will be suspended and/or deleted.

ut in Our Privacy Policy, available from <<insert link>>].

o time send you important notices by email. Such notices include, but not limited to, service changes, changes to Our Terms and Conditions, and changes to your Account.

of any kind without your express consent. If you do not consent, you may opt out at any time. Any and all marketing emails will include an unsubscribe link. [Email marketing options can also be found in your Account preferences>>.] If you do not opt out, we may take up to <<insert link>> for your new preferences to take effect.

cations from Us (including, but not limited to, service changes, changes to Our Terms and Conditions, and changes to your Account) via <<insert link to contact page>>.

t any time. [If We do so, details of the changes will be posted on this page.] Any such changes will become binding on you as soon as they have been implemented.

rrent version of these Terms and Conditions and any previous version, the current version shall prevail unless otherwise provided.

il address>> or using any of the methods provided on Our contact page>>.

19. Law and Jurisdiction

- 19.1 These Terms and Conditions shall govern the relationship between you and Us (whether contractual or otherwise) and shall be governed by, and construed in accordance with the law of [England & Wales] [Northern Ireland] [Scotland].
- 19.2 If you are a consumer, we shall not rely on any mandatory provisions of the law in your country if the law in Sub-Clause 19.1 above takes away or reduces your rights.
- 19.3 If you are a consumer, any controversy, proceedings or claim arising out of or in connection with these Terms and Conditions, or the relationship between you and Us (whether contractual or otherwise) shall be subject to the jurisdiction of the courts of England, Wales, Scotland, or Northern Ireland, as applicable.
- 19.4 If you are a business, any controversy, proceedings or claim arising out of or in connection with these Terms and Conditions, or the relationship between you and Us (whether contractual or otherwise) shall be subject to the jurisdiction of the courts of [England & Wales] [Northern Ireland] [Scotland].

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