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**BACKGROUND:**

These Terms and Conditions are to

apply:

A. to provision of any Fitness  
Fitness Class Provider>> [  
of Registration>> under  
registered office is at <<Ad

use 1 below) by <<Insert Name of  
company registered in <<Country  
Registration Number>> whose

B. where the customer is a “C

the Consumer Rights Act 2015.

**1. Definitions and Interpretation**

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1.1 In these Terms and  
following expressions

the context otherwise requires, the  
meanings:

“Business”

trade, craft, or profession carried  
person/organisation;

“Consumer”

as defined by the Consumer Rights  
on to these Terms and Conditions  
who receives or uses services from  
or more Fitness Classes for the  
use and for purposes wholly or  
poses of any Business;

“Data Protection  
Legislation”

Protection Act 1998 and the General  
Data Protection Regulation (GDPR) (Regulation (EU)  
or replaced from time to time;

“Fitness Class”

session at which We provide or lead  
the class, including any teaching,  
equipment and all facilities, services,  
goods and materials which we  
provide in connection with any such Fitness Class;

“Our premises”

the premises at which We hold Fitness Classes  
[at the address as above] OR [<<Insert  
in Clause 3.18 it means “business  
as defined in the Regulations;

“Price List”

the price list for all Fitness Classes  
and a list of Fitness Classes and their  
location [at <<Insert Location E.g. Website,  
Address or Desk>>];

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“Registration Form”

form that We provide to You for ;

“Regulations”

Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013;

“We/Us/Our”

of Fitness Class Provider>> address and contact address is [the address] OR [insert other address] and (including our employees and agents); and

“You/Your”

to whom We agree to provide any

1.2 Unless the context otherwise requires, all references in these Terms and Conditions to:

each reference in these Terms and

1.2.1 “these Terms and Conditions; and

a reference to these Terms and

1.2.2 a Clause or Condition of these Terms and Conditions;

reference to a Clause of these Terms and

1.3 The headings used in these Terms and Conditions are for convenience only and shall not affect the meaning of these Terms and Conditions;

Conditions are for convenience only and shall not affect the meaning of these Terms and Conditions;

1.4 Words signifying the singular shall include the plural and vice versa; and

include the plural and vice versa;

1.5 References to any gender shall include the other gender.

other gender.

## 2. Registration

2.1 In order to attend a Fitness Class, You must have to register with Us and You may do so by completing the Registration Form and agreeing in that Form to these Terms and Conditions.

to have to register with Us and You must complete the Registration Form and agreeing in that Form to

2.2 The details that You must provide in the Registration Form must be complete and correct, including Your name, address, telephone number, email address, a “Consumer”, and Your date of birth, but not limited to the details set out in Clauses 6 and 7 of these Terms and Conditions.

in the Registration Form must be complete and correct, including Your name, address, telephone number, email address, a “Consumer”, and Your date of birth, but not limited to the details set out in Clauses 6 and 7 of these Terms and Conditions.

2.3 You may book and attend a Fitness Class only once We have accepted Your Registration Form [and confirmed that We agree that You have registered] (otherwise) book a Fitness Class. Our decision whether to accept Your application to register is in Our absolute discretion.

only once We have accepted Your Registration Form [and confirmed that We agree that You have registered] (otherwise) book a Fitness Class. Our decision whether to accept Your application to register is in Our absolute discretion.

2.4 Upon Our acceptance of Your application to register, the Registration Form and confirmation that We have accepted Your application to register will be a contract between You and Us on these Terms and Conditions.

Registration Form and confirmation that We have accepted Your application to register will be a contract between You and Us on these Terms and Conditions.

## 3. Booking and Cancellation

## Expulsion, and Consumer Rights

3.1 You must be 18 or over to book and attend any Fitness Class.

to book and attend any Fitness Class.

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3.2 A Fitness Class and... No priority is given... come-first-served b... and/or time for any... Class for that time a

ess Class is subject to availability. ss Class are allocated on a first- e or guarantee any particular date You book and pay for the Fitness

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3.3 Each Fitness Clas... book it for it to take... a small Fitness Cla... other people] up to

number E.g. 6>> or more people to ble as, and specifically booked as, num of <<Insert Number E.g. 2>> > other people].

3.4 You may book a... through [Our webs... Class or as part of a

n][,] [by email][,] [by phone] [or oking system] as a single Fitness Fitness Classes.

3.5 We will only provid... for it [except where... in”][or][“wait list”] b... you request a boo... come along to Our... You the opportunity... wait list space for... booking] [or] [a dro... arriving]. If We tell... placed You on a w... Class and be at C... before the Fitness C

if You have pre-booked and paid owed to participate in it on a [“drop . If it is already fully booked when to a wait list for it] [or] [You can isis]. We may then be able to offer participate in the Fitness Class [if a e to another person cancelling a available due to another person not ility [by phoning You after We have ed to book and pay for the Fitness han <<Insert Number>> minutes

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3.6 When you book an... part of a package) ... rebook to replace a... more than [one][tw... for that booking or... taken within that pe... to a refund under th... any payment You h

ess Class (i.e. one not paid for as set out in sub-Clause 3.11 below, s cancelled) for a date which is no the date when You make and pay ass not booked (or rebooked) and ess You cancel it and are entitled ns in that case, We will not refund

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3.7 If You pay for any... time book the date... package, You shou... which fall within th... when You paid for... package but not b... 6>>month period w... made for them.

sses, but You do not at the same of Fitness Classes included in the book dates for all of the package 6>> month period after the date ss Classes paid for as part of a within that <<Insert Period E.g. not refund any payment You have

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3.8 Your request for a... part of a package) ... for Us to decide in... accept Your reques... it, will there be a bi... If You wish to buy... Classes and You p... Our contract with Y... which You then or l

ss (whether or not it is paid for as ner We accept any booking will be and when We tell You that We ss Class and You have paid for You and Us for that Fitness Class. Number E.g. 5>> or more Fitness cretion We accept that purchase, ss Fitness Classes within that package

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3.9 When You book an... for it, and We will b

require You to pay Us in advance or all of that payment as set out in

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sub-Clause 3.12 be  
prior notice of at least

the Fitness Class without giving Us  
as in Clause 3.11>>.

3.10 We may treat a Fitness Class  
without notice to You if You do not  
start of any warm up or  
Fitness Class. We may  
Fitness Class that  
We may decide to rebook  
sub-Clause 3.12 be

have booked as cancelled by You  
start of the Fitness Class [or the  
] or You do not attend any of the  
[or You do not attend any of the  
obliged to) give Your place in the  
“wait-list”][or][“drop in”] customer.  
of that cancelled Fitness Class, and

3.11 You may cancel a Fitness Class  
<<Insert Period E.g. 14 days>>  
We will refund to You the amount  
You ask to rebook for that Fitness  
that substitute book for that Fitness  
package, [We will refund to You the  
for that Fitness Class unless You  
divided by the total number of  
rebook it under the same terms and  
Same Period, E.g. 14 days after the  
You booked the package]

charge if You give Us at least  
of the cancellation. If You do so  
advance unless when You cancel  
Fitness Class instead and We accept  
Fitness Class was paid for as part of a  
for it but] OR [We will refund You  
total sum paid for the package  
classes in the package or] You may  
a date falling within the <<Insert  
3.7>> period after the date when

3.12 If You do not give Us  
notice of cancellation of at least  
any net financial loss to Us  
due to Your cancellation of the  
package price Fitness Class  
any sum You paid for that  
balance to You. For the sum paid  
the sum paid in advance divided  
divided by the total number of

the Period as in Clause 3.11>> prior  
You will be entitled to charge You for  
of that Fitness Class that We suffer  
applies to it as a stand-alone, non-  
entitled to deduct that charge from  
Fitness Class, and We shall refund any  
Fitness Class was part of a package,  
the total sum paid for the package  
classes in the package.

3.13 If, due to exceptional  
accidents and bereavement,  
at least <<Insert Same Period as in  
the circumstances of the  
for late cancellation of the  
3.12.

including, but not limited to, illness,  
Fitness Class without giving Us at  
<<Insert Same Period as in Clause 3.11>>  
>> prior notice, We will consider  
decide whether to waive any charge  
make under sub-Clauses 3.10 or

3.14 We may cancel a Fitness Class  
and date of that Fitness Class

if You at any time before the time  
of the Fitness Class for the following  
circumstances:

3.14.1 The required number of  
not booked for the Fitness Class

people for the Fitness Class have  
not been booked for the Fitness Class

3.14.2 The required number of  
available; or

the required number of people for the  
Fitness Class is not available; or

3.14.3 An event of force majeure  
more than 90 days before the  
date of the Fitness Class

90 days below occurs and continues for  
more than 90 days before the date of

3.14.4 We find the Fitness Class  
above).

“force majeure” (as defined in Clause 1  
above).

If We cancel a Fitness Class  
full the payment that You have  
paid for as part of a package

in the following circumstances We will  
refund to You in full the payment for  
that Fitness Class unless it was

Where it was part of a package  
rebook that cancelled Fitness Class

We will not make a refund but You may  
rebook that cancelled Fitness Class  
on any other date falling within the  
<<Insert Same Period as in Clause 3.11>>

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Same Period, E.g. You paid for the package the date of the cancellation instead of rebooking a cancelled Fitness Class

3.7>> period after the date when ends less than [2][3][4] weeks after and You prefer to have a refund at the stand-alone price for that

3.15 We will use all rebookings booked at its scheduled start of a previous Fitness Class at least <<Insert Time>> before You arrive for a Fitness Class. If at least that time, You do not pay full the payment that was paid for as part of a package, We will apply Clause 3.14 (as to rebooking) and Clause 3.15.

start the Fitness Class You have booked. The start may be delayed by overrun of other Fitness Classes. If a delay to the start is at least <>, or, if at any time before or after the start of the Fitness Class you that there will be a delay of at least that time, We will refund to You in full for that Fitness Class unless it was part of a package. The final paragraph of sub-Clause 3.14 shall apply to cancellation under this sub-Clause.

3.16 Fitness Classes [and Packages] are subject to change from time to time but We will give You prior notice as possible of any such changes.

[and Packages] are subject to change from time to time but We will give You prior notice as possible of any such changes.

3.17 We reserve the right to refuse to accept You into any Fitness Class if Our reasonable opinion, harmful to Our interests, Terms and Conditions otherwise in the interest of any other Fitness Class. You will not be entitled to a refund for any package but have not attended any Fitness Classes, We may refuse to attend by telling You and refund You for the package. The refund will be pro rata to the total Fitness Classes in the package.

We reserve the right to refuse to accept You into any Fitness Class if Your conduct is in Our reasonable opinion, harmful to Our interests, amounts to Your breach of these Terms and Conditions or in Our reasonable opinion such expulsion is in the interest of any other Fitness Class or who are in breach of these Terms and Conditions to be held subsequently. You will not be entitled to a refund for any package but have not attended any Fitness Classes, We may refuse to attend by telling You and refund You for the package. The refund will be pro rata to the total Fitness Classes in the package.

3.18 Where the contract Regulations give You the right to cancel, this will be in addition to the provisions of Clause 3. You may for any period after We accept Your booking for a Fitness Class on a date which is not an expressly requested date for that Fitness Class and We do not have to refund You. You must pay for it. If You cancel any other Fitness Class booked as part of a package, You may cancel as allowed by Clause 3.14. If You have made any payment(s) to Us for a Fitness Class(es) covered by a package, then You must pay for it. If You cancel as allowed by Clause 3.14, then You must pay for it. If You cancel as allowed by Clause 3.14, then You must pay for it. If You cancel as allowed by Clause 3.14, then You must pay for it.

Where the contract Regulations give You the right to cancel, this will be in addition to the provisions of Clause 3. You may for any period after We accept Your booking for a Fitness Class on a date which is not an expressly requested date for that Fitness Class and We do not have to refund You. You must pay for it. If You cancel any other Fitness Class booked as part of a package, You may cancel as allowed by Clause 3.14. If You have made any payment(s) to Us for a Fitness Class(es) covered by a package, then You must pay for it. If You cancel as allowed by Clause 3.14, then You must pay for it. If You cancel as allowed by Clause 3.14, then You must pay for it. If You cancel as allowed by Clause 3.14, then You must pay for it.

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**4. Fees and Payment**

- 4.1 You must pay in advance in accordance with the Price List for all Fitness Classes that We fully and correctly
- 4.2 You may pay Us for any of the following methods:
  - 4.2.1 <<Insert Method>> Card By Phone or Using Our Online Booking System
  - 4.2.2 <<Insert method>> the Fitness Class>>;
  - 4.2.3 <<Insert Method>> Redeemed at the Fitness Class>>; or
  - 4.2.4 <<Insert Additional>>
- 4.3 We may alter Our Price, but if the price of any Fitness Class increases before You book it and the date of the Fitness Class, the price will apply to You for the Fitness Class on that date.
- 4.4 All prices of Fitness Classes in our Price List are inclusive of VAT.

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**5. Eligibility to take a Fitness Class**

- 5.1 We only make any Fitness Classes available to a “Consumer” (as defined in Clause 1 above), and You will be deemed to be Your confirmation of a Fitness Class request(s) by You to Us. If at any time We find that you are not a “Consumer”, We reserve the right to cancel Your registration forthwith by giving You notice and You will not then be entitled to attend any further Fitness Classes for the time of such cancellation You have paid for Fitness Classes in the package but have not yet attended one or more such Fitness Classes. You will not be entitled to a refund for those Fitness Classes not yet attended and the number of package Fitness Classes not attended pro rata to the number of Fitness Classes in the package.
- 5.2 We will not accept registrations for Fitness Classes available to You unless You are >>Insert Age E.g. 18>> or over. We may require evidence of age for this purpose.

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**6. Fitness, Health and Safety**

- 6.1 You acknowledge that Fitness Classes may be physically strenuous and You agree that You will participate in such Fitness Classes with full knowledge that even if the Fitness Instructor is not negligent there is a risk of personal injury to You as a result of Your participation in such a Fitness Class.
- 6.2 Certain Fitness Classes may not be suitable for You if You have special needs, or any medical, health or physical condition.
- 6.3 You must ensure that You are fit enough to participate in any Fitness Class that You book, and You will be responsible for Your own state of health, physical condition and fitness.
- 6.4 If You have any condition or illness or health, You should seek appropriate medical advice from a professional medical or other adviser before attending any Fitness Class. We cannot and do not provide any such advice.
- 6.5 You agree that when You book and attend any Fitness Class, You will be deemed to have accepted the terms and conditions of the Fitness Class.

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Class, that will be  
problems which may

You have no health or fitness  
in any Fitness Class.

6.6 When You request a  
You attend any Fitne  
health or fitness issu  
You if We decide no  
need. If We do acc  
instructions provided

ass and [at least 48 hours] before  
s at that time about any medical,  
will discuss it with You, and inform  
g because of that issue or special  
must act in accordance with any  
e or need.

6.7 If You do not tell Us b  
6.5 or 6.6 that We the  
that Fitness Class or  
Classes (or the affect  
which case We may  
part of it) as set out  
package, We may a  
package and in that  
Classes an amount e  
of Fitness Classes in

anything referred to in sub-Clause  
ntitled not to provide some or all of  
ses and to treat any such Fitness  
ancelled by You without notice, in  
or that cancelled Fitness Class (or  
e. If that Fitness Class is part of a  
remaining Fitness Classes in the  
for each of the remaining Fitness  
e price divided by the total number

6.8 You must not attend  
illegal drugs [or imme

o under the influence of alcohol or  
y meal].

6.9 [You should arrive a  
prior to the start time  
that Fitness Class], to  
late for a Fitness Cla  
before the Fitness Cl  
time [and You arrive  
may not permit You  
reasons].

eriod E.g. 10 Minutes>> minutes  
d before any warm up involved in  
.] If You know You are going to be  
Us to tell Us as soon as You can  
ive later than a Fitness Class start  
hat Fitness Class has begun], We  
ness Class for health and safety

6.10 Fire exits are clearly  
obstruct these exits f  
way to the nearest av  
distance from Our pr  
premises when the f  
Assembly Point is an

interests of safety. You must not  
nt of a fire, You should make your  
ble speed and assemble at a safe  
take a roll-call of all those at Our  
assembly point is <<State Where  
ace Outside the Premises>> .

**7. Rules**

7.1 We do not permit Y

7.1.1 smoke any  
premises a

s [or the premises of which Our

7.1.2 [make or  
phones sho

calls at Our premises]. [Mobile  
mode during a Fitness Class;]

7.1.3 bring to Ou  
part] any c  
not have a

ises of which Our premises are a  
<<Insert Age E.g. 10>> as We do

7.1.4 bring any a  
premises a  
the use of  
register;

es [or the premises of which Our  
ption of guide dogs. If You require  
ould inform Us of that when You

7.1.5 bring any c  
Our premis

cept water) or food into any part of  
n a plastic bottle or paper cup, is

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permitted in

7.2 If a Fitness Class requires you to provide details of the Fitness Class should be stored in the [lockers][and] [for] jewelry should be removed any of these dress requirements Fitness Class.

clothing, footwear [or other items], these requirements and You must footwear not worn for the Fitness Class [We tell You about on arrival] [in these areas]. Loosely swinging or sharp objects are not allowed in the Fitness Class. If You do not comply with these requirements, we will not allow You to participate in the

## 8. [Gift Vouchers]

8.1 Gift vouchers are available from our Reception Desk, Etc  
8.2 Gift vouchers are available from our website  
8.3 Gift vouchers are valid for a period of [specify] where no period is specified  
8.4 Gift vouchers may be used for any of our Fitness Classes and may not be

Location E.g. Our Website, Our Reception Desk, Etc  
<Insert Sum(s) E.g. £10>>].

## 9. Events beyond our reasonable control

9.1 We will not be liable for any delay or non-performance under the contract resulting from any event beyond Our reasonable control.  
9.2 If any event described in clause 9.1 occurs that is likely to adversely affect Our performance under the contract, We will try to inform You as soon as possible, Our obligations will be suspended and any payments made by You will be refunded accordingly. We will attempt to provide alternative dates, times and locations for the Fitness Classes as necessary. You may, without liability to Us, cancel any Fitness Class(es) which do not take place due to that event. We will refund You in full the advance payment that You have made for any cancelled Fitness Class(es). Where the event is part of a package, We will refund You for each such Fitness Class(es) as a proportion of the total price for the package divided by the total number of Fitness Classes in the package.

may in performing Our obligations under the contract beyond Our reasonable control.  
9.1 occurs that is likely to adversely affect Our performance under the contract, We will try to inform You as soon as possible, Our obligations will be suspended and any payments made by You will be refunded accordingly. We will attempt to provide alternative dates, times and locations for the Fitness Classes as necessary. You may, without liability to Us, cancel any Fitness Class(es) which do not take place due to that event. We will refund You in full the advance payment that You have made for any cancelled Fitness Class(es). Where the event is part of a package, We will refund You for each such Fitness Class(es) as a proportion of the total price for the package divided by the total number of Fitness Classes in the package.

## 10. Limitation of Liability

10.1 We will be responsible for any loss or damage that You may suffer as a result of the use of Our services, except insofar as it is caused by Our negligence or the negligence of Our employees, agents or subcontractors (in which case the limitation of liability shall not apply). We will not be responsible for any loss or damage that You may suffer as a result of the use of Our services if it is an obvious consequence of Our negligence or the negligence of Our employees, agents or subcontractors (in which case the limitation of liability shall not apply).  
10.2 We provide or sell our services for your private use/purpose only and do not warrant that any goods or services we sell to You are fit for commercial, business, industrial or professional purposes of any kind (including resale). We will not be responsible for any loss of profit, loss of business, loss of opportunity or any other consequential loss or damage.  
10.3 Each of Our instructors is not qualified to conduct the particular Fitness Class which you are booking and their advice does not include any

the loss or damage that You may suffer as a result of the use of Our services, except insofar as it is caused by Our negligence or the negligence of Our employees, agents or subcontractors (in which case the limitation of liability shall not apply). We will not be responsible for any loss or damage that You may suffer as a result of the use of Our services if it is an obvious consequence of Our negligence or the negligence of Our employees, agents or subcontractors (in which case the limitation of liability shall not apply).  
You only for Your personal and private use/purpose only and do not warrant that any goods or services we sell to You are fit for commercial, business, industrial or professional purposes of any kind (including resale). We will not be responsible for any loss of profit, loss of business, loss of opportunity or any other consequential loss or damage.  
qualified to conduct the particular Fitness Class which you are booking and their advice does not include any



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medical or similar appropriate medical

constitute for advice provided by an professional or therapist.

10.4 If You bring any person to keep them safe and will be at Your own deliberate or negligent any loss or damage customer, guest or them in any place advise You not to bring

our premises, We do not undertake for them. Their loss or damage which loss or damage is due to any staff. We will not be responsible for belongings caused by any other even where You leave or store d to in Clause 7.2. We therefore ings to Our premises.

10.5 Nothing in these Terms Our liability for death that of Our employees misrepresentation.

intended to or will exclude or limit sed by Our negligence (including ractors) or for fraud or fraudulent

10.6 Furthermore, if you 2015, or a consumer legislation, nothing exclude, limit, prejudice You, or Your rights

defined by the Consumer Rights Act f any other consumer protection Conditions is intended to or will any of Our duties or obligations to ity to You, under:

10.6.1 the Consumer

10.6.2 the Regulation

10.6.3 the Consumer

10.6.4 any other co

as that legislation is

For more details of Advice Bureau or T

or ation me. ase refer to Your local Citizens'

**11. Changes to Terms and C**

We may from time to time notice, but We will use C reasonably possible of any

and Conditions without giving You urs to inform You as soon as is

**12. How We Use Your Personal**

**Protection)**

12.1 In so far as adm registration involve any data obtained to, Your name and and in accordance time to time, and the rights under that Da

or providing Fitness Classes or or holding or otherwise processing al data (including, but not limited do so with Your express consent ns reasonably given by You from a Protection Legislation and Your and these Terms and Conditions.

12.2 We may use Your p

ollows:

12.2.1 to adminis registration

s Classes for You and Your ness Classes to You;

12.2.2 to process

s Classes;

12.2.3 in certain o Classes of personal in

mple, You wish to pay for Fitness ur consent, We may pass Your ference agencies. These agencies

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are also bound to hold Your p

on Legislation and should use and accordingly; and

We will not pass on Your information to any other third parties without first obtaining Your explicit consent.

to any other third parties without

**13. Regulations**

We are required by the Regulations to make available to You as a condition before We accept Your booking information is already appearing on the information itself either before or after the booking. All of that information will be part of the terms of Our contract with You.

at certain information is given or make Our contract with You (i.e. a booking) except where that information is already appearing on the transaction. We have included the information for You to see now, or We request to register and/or make a booking. All of that information will be part of the terms of Our contract with You.

**14. Information**

As required by the Regulations

14.1 all of the information

and

14.2 any other information that We make available to You about Ourself and Our services will be part of the terms of Our contract with You.

you about any Fitness Classes or services that We make available to You. We will take into account when deciding to make a booking or other decision about Fitness Classes;

**15. Complaints**

We always welcome feedback and will endeavour to ensure that your experience is a positive one. We nevertheless want to hear from you if you have any complaint about Our Fitness Classes. Our staff, please raise the complaint with them. You can be contacted at Our premises.

st We always use all reasonable endeavours to ensure that your customer is a positive one, We nevertheless want to hear from you if you have any complaint about Us or any of our services. Our staff, please raise the complaint with them. You can be contacted at Our premises. You can be contacted at Our premises by the following means: <>[Name of Person to Contact]>> who can be contacted at Our premises by the following means: <>[Method E.g. Phone, Email or Post]>>].

**16. No Waiver**

No failure or delay by Us in exercising any rights under these Terms and Conditions means that We will waive any subsequent breach of any provision of these Terms and Conditions.

ny rights under these Terms and Conditions means that We will waive any subsequent breach of any provision of these Terms and Conditions.

**17. Severance**

If any provision of these Terms and Conditions is held to be invalid or unenforceable by any competent authority to the extent of its invalidity or unenforceability, the validity of the other provisions of these Terms and Conditions shall not be affected.

held by any competent authority to the extent of its invalidity or unenforceability, the validity of the other provisions of these Terms and Conditions shall not be affected.

**18. Law and Jurisdiction**

18.1 These Terms and Conditions shall be governed by and construed in accordance with the law of England & Wales [Northern Ireland] [Scotland].

and the relationship between you and Us (whether or not you are a consumer) shall be governed by, and construed in accordance with, the law of England & Wales] [Northern Ireland] [Scotland].

- 18.2 As a consumer, you are not bound by the mandatory provisions of the law in your country of residence if Clause 18.1 above takes away or reduces your rights.
- 18.3 Any dispute, controversy or claim between you and Us relating to these Terms and Conditions, or the relationship between you and Us (whether contractual or not) shall be subject to the jurisdiction of the courts of England and Wales or Northern Ireland, as determined by your residency.

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mandatory provisions of the law in Clause 18.1 above takes away or reduces your rights.

claim between you and Us relating to these Terms and Conditions, or the relationship between you and Us (whether contractual or not) shall be subject to the jurisdiction of the courts of England and Wales or Northern Ireland, as determined by your residency.