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1. Law and Jurisdiction

1.1 [This Agreement] OR [These Terms and Conditions] shall be governed by the law of England and Wales.

(including any non-contractual matters associated therewith) in accordance with, the laws of England and Wales.

1.2 [Subject to the provisions of any applicable law] OR [Any] dispute, claim or obligation between [Us and You] relating to [these Terms and Conditions] (including any non-contractual matters associated therewith) shall be determined by the courts of England and Wales, Scotland and Northern Ireland.

[Subject to the provisions of any applicable law] OR [Any] dispute, claim or obligation between [the Parties] OR [these Terms and Conditions] (including any non-contractual matters associated therewith) shall be determined by the courts of England and Wales, Scotland and Northern Ireland, or by arbitration (if any) of ADR or similar clause>>, any dispute, claim or obligation arising therefrom or associated therewith shall be determined by the jurisdiction of the courts of England and Wales, Scotland and Northern Ireland determined by your residency.