

## **TERMS OF USE POLICY**

This page (together with any documents referred to on it) explains to you the terms of use on which you may make use of the website ([www.competentadviser.com](http://www.competentadviser.com)) ("the Website"). Please read these Terms of Use carefully before you start to use the Website. By using this Website, you indicate that you accept these Terms of Use and that you agree to abide by them. If you do not agree to these Terms of Use, please refrain from using the Website.

### **TERMS OF USE**

1. The Website is operated by Competent Adviser Limited, company registered number 04691368 whose registered office is Stiles House, Moorhurst Lane, South Holmwood, Dorking, Surrey RH5 4LJ ("CAL").
2. Access to the Website is permitted on a temporary basis and CAL reserves the right to withdraw or amend the service provided on the Website without notice. CAL shall not be liable if for any reason the Website is not available at any time or for any period. From time to time, CAL may restrict access to some parts of the Website, or the entire Website, if required. CAL aims and makes every attempt to update the Website regularly and may change the content (including information about services offered) at any time. CAL may therefore have to suspend access to the Website, or close it if necessary. Any of the material on the Website may be out of date at any given time and CAL is under no obligation to update such material.
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6. All details shown on the Website in relation to the services offered are subject to availability. Contracts for the supply of services are subject to separate terms and conditions, as notified to you at the time of entering into a contract with us.
7. Any links provided on the Website to other websites are not intended to provide an endorsement by CAL and CAL will have no liability or responsibility for the content of this or those websites whatsoever. You must not establish a link to this Website from any other website without CAL's explicit written consent.
8. CAL cannot guarantee that the Website is free from infection by viruses or anything else that has contaminating or destructive properties. You must not misuse the Website by introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful, or uploading documents that may have this affect. You must not attempt to gain unauthorised access to the Website, the server on which the Website is stored or any server, computer or database connected to the Website.

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10. The transmission of unlawful, threatening, defamatory, pornographic, political or racist material is strictly prohibited.
11. If you breach the provisions of these Terms of Use, CAL shall be entitled to suspend or permanently terminate your access to the Website.
12. CAL processes information about you in accordance with the [Privacy Policy](#) displayed on the Website from time to time. By using the Website you consent to such processing and you warrant that all data provided by you is accurate.
13. These Terms of Use may vary from time to time. By using this Website you accept that you are bound by the terms and conditions in force at that time and displayed on this page.
14. If any part of these Terms of Use or any document referred to herein is illegal or unenforceable, such portion(s) shall be excluded from these Terms of Use and any relevant document to the minimum extent required and the balance of these Terms of Use and any relevant document shall remain in full force and effect and enforceable.
15. These Terms of Use and any documents, or terms and conditions or policies referred to herein shall govern the entire relationship between the parties relating to the use of the Website to the exclusion of any other terms.
16. It is not the intention of the parties to confer any rights on any third parties by virtue of this Agreement and accordingly the Contracts (Rights of Third Parties) Act 1999 shall not apply to these Terms of Use.
17. These Terms of Use and any disputes that may arise between you and CAL will be governed by the laws of England and Wales and the parties shall submit to the jurisdiction of the English courts.