

OUR TERMS

1. THESE TERMS

- 1.1 **What these terms cover.** These are the terms and conditions on which we supply e-learning digital content and associated services to you, we refer to these in these terms as the "product".
- 1.2 **Why you should read them.** Please read these terms carefully before you submit your order to us. These terms tell you who we are, how we will provide products to you, how you and we may change or end the contract, what to do if there is a problem and other important information. If you think that there is a mistake in these terms or require any changes, please contact us to discuss.

2. INFORMATION ABOUT US AND HOW TO CONTACT US

- 2.1 **Who we are.** We are In Touch Development, a trading name of Equinox Financial Search & Selection Ltd a company registered in England and Wales. Our company registration number is 05715110 and our registered office is at 4th Floor, The Peninsula Victoria Place, 2 Cheetham Hill Road, Manchester, England, M4 4FB. Our registered VAT number is 884 8092 76.
- 2.2 **How to contact us.** You can contact us by telephoning our customer service team at +44 (0)161 714 8495 or by writing to us at hello@intouchdevelopment.com or 4th Floor, Peninsula Building, Victoria Place, Manchester, M4 4FB.
- 2.3 **How we may contact you.** If we have to contact you we will do so by telephone or by writing to you at the email address or postal address you provided to us in your order.
- 2.4 **"Writing" includes emails.** When we use the words "writing" or "written" in these terms, this includes emails.

3. OUR CONTRACT WITH YOU

- 3.1 **How we will accept your order.** Our acceptance of your order will take place when we email you to accept it, at which point a contract will come into existence between you and us.
- 3.2 **If we cannot accept your order.** If we are unable to accept your order, we will inform you of this and will not charge you for the product. This might be because of unexpected limits on our resources which we could not reasonably plan for, because a credit reference we have obtained for you does not meet our minimum

requirements, because we have identified an error in the price or description of the product or because we are unable to meet a delivery deadline you have specified.

- 3.3 **Your order number.** We will assign an order number to your order and tell you what it is when we accept your order. It will help us if you can tell us the order number whenever you contact us about your order.
- 3.4 **Language.** Our content is provided in English language only unless marked otherwise.

4. YOUR OBLIGATIONS

- 4.1 You acknowledge that in order to access the products it is your responsibility to have a suitable device which is capable of streaming video content and internet connection.
- 4.2 You should use all reasonable endeavours to prevent any unauthorised access to, or use of, the product and, if you become aware of any such unauthorised access or use, promptly notify us.

What you must not do:

- 4.3 Except as may be allowed by any applicable law which is incapable of exclusion by agreement and except to the extent expressly permitted under this agreement you must not:
 - 4.3.1 attempt to copy, modify, duplicate, create derivative works from, frame, mirror, republish, download, display, transmit, or distribute all or any portion of any products, software or materials (if applicable); or
 - 4.3.2 attempt to reverse compile, disassemble, reverse engineer or otherwise reduce to human-perceivable form from all or any part of the product, software or materials.
- 4.4 You must not access all or any part of the product in order to build a product or service which competes with our product and services; or
- 4.5 Use the product and/or services to provide services to third parties other than those permitted under the terms of this Agreement; or
- 4.6 License, sell, rent, lease, transfer, assign, distribute, display, disclose, or otherwise commercially exploit, or otherwise make the product or services available to any third party, or

- 4.7 Attempt to obtain, or assist third parties in obtaining, access to the product or services, other than as provided under this clause 4.

5. YOUR RIGHTS TO MAKE CHANGES

If you wish to make a change to anything you have ordered please contact us. We will let you know if the change is possible. If it is possible we will let you know about any changes to the price of the product, the timing of supply or anything else which would be necessary as a result of your requested change and ask you to confirm whether you wish to go ahead with the change. If we cannot make the change or the consequences of making the change are unacceptable to you, you may want to end the contract (see clause 9 - Your rights to end the contract).

6. OUR RIGHTS TO MAKE CHANGES

- 6.1 **Minor changes to the products.** We may change the product:

6.1.1 to reflect changes in relevant laws and regulatory requirements; and

6.1.2 to implement minor technical adjustments and improvements, for example to address a security threat. These changes will not materially affect your use of the product.

- 6.2 **More significant changes to the content or service and these terms.** If we need to make more significant changes to the content or service we will notify you and you may then contact us to end the contract before the changes take effect and receive a refund for any products paid for but not received.

- 6.3 **Updates to digital content.** We may update or require you to update digital content, provided that the digital content shall always match the description of it that we provided to you before you bought it.

7. PROVIDING THE PRODUCTS

- 7.1 **If the product is a one-off purchase of digital content.** We will make the digital content available for download by you as soon as we accept your order.

- 7.2 **If the products are ongoing services or a subscription to receive digital content.** We will supply the services, goods or digital content to you until either the services are completed or the subscription expires (if applicable) or you end the contract as described in clause 9 or we end the contract by written notice to you as described in clause 11.

- 7.3 **We are not responsible for delays outside our control.** If our supply of the products is delayed by an event outside our control then we will contact you as soon

as possible to let you know and we will take steps to minimise the effect of the delay. Provided we do this we will not be liable for delays caused by the event, but if there is a risk of substantial delay you may contact us to end the contract and receive a refund for any products you have paid for but not received.

7.4 **What will happen if you do not give required information to us.** We may need certain information from you so that we can supply the products to you, for example, your contact details, reference number or details of the payment receipt etc. If so, this will have been stated in the description of the products on our website. We may contact you in writing to ask for this information. If you do not give us this information within a reasonable time of us asking for it, or if you give us incomplete or incorrect information, we may either end the contract (and clause 11.2 will apply) or make an additional charge of a reasonable sum to compensate us for any extra work that is required as a result. We will not be responsible for supplying the products late or not supplying any part of them if this is caused by you not giving us the information we need within a reasonable time of us asking for it.

7.5 **Reasons we may suspend the supply of products to you.** We may have to suspend the supply of content or the service to:

7.5.1 deal with technical problems or make minor technical changes;

7.5.2 update the product to reflect changes in relevant laws and regulatory requirements;

7.5.3 make changes to the product as requested by you or notified by us to you (see clause 6).

7.6 **Your rights if we suspend the supply of products.** We will contact you in advance to tell you we will be suspending supply of the product, unless the problem is urgent or an emergency. If we have to suspend the product for longer than one calendar month in any year we will adjust the price so that you do not pay for products while they are suspended. You may contact us to end the contract for a product if we suspend it, or tell you we are going to suspend it, in each case for a period of more than one calendar month and we will refund any sums you have paid in advance for the product in respect of the period after you end the contract.

7.7 **We may also suspend supply of the products if you do not pay.** If you do not pay us for the products when you are supposed to (see clause 13.4) and you still do not make payment within 14 days of us reminding you that payment is due, we may suspend supply of the products until you have paid us the outstanding amounts. We will contact you to tell you we are suspending supply of the products. We will not suspend the products where you dispute the unpaid invoice (see clause 13.5). We will not charge you for the products during the period for which they are suspended. As well as suspending the products we can also charge you interest on your overdue payments.

8. PROPRIETARY RIGHTS

- 8.1 **Ownership of intellectual property.** You acknowledge and agree that we and/or our licensors own all intellectual property rights in the product. Except as expressly stated herein, this agreement does not grant you any rights to, or in, patents, copyright, database right, trade secrets, trade names, trade marks (whether registered or unregistered), or any other rights or licences in respect of the product.

9. YOUR RIGHTS TO END THE CONTRACT

- 9.1 **You can always end your contract with us.** Your rights when you end the contract will depend on what you have bought, whether there is anything wrong with it, how we are performing and when you decide to end the contract:

9.1.1 If what you have bought is faulty or misdescribed you may have a legal right to end the contract (or to get the product repaired or replaced or to get some or all of your money back), see *clause 12*;

9.1.2 If you want to end the contract because of something we have done or have told you we are going to do, see *clause 9.2*;

9.1.3 If you have just changed your mind about the product, see *clause 9.3*. You may be able to get a refund if you are within the cooling-off period, but this may be subject to deductions.

- 9.2 **Ending the contract because of something we have done or are going to do.** If you are ending a contract for a reason set out at (a) to (e) below the contract will end immediately and we will refund you in full for any products which have not been provided and you may also be entitled to compensation. The reasons are:

9.2.1 we have told you about an upcoming change to the product or these terms which you do not agree to (see *clause 6.2*);

9.2.2 we have told you about an error in the price or description of the product you have ordered and you do not wish to proceed;

9.2.3 there is a risk that supply of the products may be significantly delayed because of events outside our control;

9.2.4 we have suspended supply of the products for technical reasons, or notify you we are going to suspend them for technical reasons, in each case for a period of more than one calendar month; or

9.2.5 you have a legal right to end the contract because of something we have done wrong.

- 9.3 **Exercising your right to change your mind (Consumer Contracts Regulations 2013).** For most products bought online you have a legal right to change your mind within 14 days and receive a refund. These rights, under the Consumer Contracts Regulations 2013, are explained in more detail in these terms.

9.4 **When you don't have the right to change your mind.** You do not have a right to change your mind in respect of:

- 9.4.1 digital products after you have started to download or stream these;
- 9.4.2 services, once these have been completed, even if the cancellation period is still running; and
- 9.4.3 sealed audio or sealed video recordings or sealed computer software, once these products are unsealed after you receive them.

9.5 **How long do I have to change my mind?** Because you have bought digital content for download or streaming you have 14 days after the day we email you to confirm we accept your order, or, if earlier, until you start downloading or streaming. If we delivered the digital content to you immediately, and you agreed to this when ordering, you will not have a right to change your mind.

10. HOW TO END THE CONTRACT WITH US (INCLUDING IF YOU HAVE CHANGED YOUR MIND)

10.1 **Tell us you want to end the contract.** To end the contract with us, please let us know by doing one of the following:

- 10.1.1 **Phone or email.** Call customer services on +44(0)161 714 8495 or email us at hello@intouchdevelopment.com. Please provide your name, home address, details of the order and, where available, your phone number and email address.
- 10.1.2 **By post.** Write to us at 4th Floor, Peninsula Building, Victoria Place, Manchester, M4 4FB, including details of what you bought, when you ordered or received it and your name and address.

10.2 **How we will refund you.** We will refund you the price you paid for the products including delivery costs, by the method you used for payment. However, we may make deductions from the price, as described below.

10.3 **When your refund will be made.** We will make any refunds due to you as soon as possible. If you are exercising your right to change your mind then your refund will be made within 14 days of your telling us you have changed your mind.

11. OUR RIGHTS TO END THE CONTRACT

11.1 **We may end the contract if you break it.** We may end the contract for a product at any time by writing to you if:

- 11.1.1 you do not make any payment to us when it is due and you still do not make payment within 14 days of us reminding you that payment is due;

11.1.2 you do not, within a reasonable time of us asking for it, provide us with information that is necessary for us to provide the products, for example, your contact details, reference number or details of the payment receipt etc.

11.2 **You must compensate us if you break the contract.** If we end the contract in the situations set out in clause 11.1 we will refund any money you have paid in advance for products we have not provided but we may deduct or charge you reasonable compensation for the net costs we will incur as a result of your breaking the contract.

11.3 **We may withdraw the product.** We may write to you to let you know that we are going to stop providing the product. We will let you know at least 30 days in advance of our stopping the supply of the product and will refund any sums you have paid in advance for products which will not be provided.

12. IF THERE IS A PROBLEM WITH THE PRODUCT

12.1 **How to tell us about problems.** If you have any questions or complaints about the product, please contact us. You can telephone our customer service team at +44(0)161 714 8495 or write to us at hello@intouchdevelopment.com or 4th Floor, Peninsula Building, Victoria Place, Manchester, M4 4FB.

12.2 **Summary of your legal rights.** We are under a legal duty to supply products that are in conformity with this contract. See the box below for a summary of your key legal rights in relation to the product. Nothing in these terms will affect your legal rights.

Summary of your key legal rights

This is a summary of your key legal rights. These are subject to certain exceptions. For detailed information please visit the Citizens Advice website www.adviceguide.org.uk or call 03454 04 05 06.

The Consumer Rights Act 2015 says digital content must be as described, fit for purpose and of satisfactory quality:

- if your digital content is faulty, you're entitled to a repair or a replacement.
- if the fault can't be fixed, or if it hasn't been fixed within a reasonable time and without significant inconvenience, you can get some or all of your money back
- if you can show the fault has damaged your device and we haven't used reasonable care and skill, you may be entitled to a repair or compensation

See also clause 9.3.

See also Exercising your right to change your mind (Consumer Contracts Regulations 2013).

13. PRICE AND PAYMENT

13.1 Where to find the price for the product. The price of the product (which includes VAT) will be the price indicated on the order pages when you placed your order. We take all reasonable care to ensure that the price of the product advised to you is correct. However please see clause 13.3 for what happens if we discover an error in the price of the product you order.

13.2 We will pass on changes in the rate of VAT. If the rate of VAT changes between your order date and the date we supply the product, we will adjust the rate of VAT that you pay, unless you have already paid for the product in full before the change in the rate of VAT takes effect.

13.3 What happens if we got the price wrong. It is always possible that, despite our best efforts, some of the products we sell may be incorrectly priced. We will normally check prices before accepting your order so that, where the product's correct price at your order date is less than our stated price at your order date, we will charge the lower amount. If the product's correct price at your order date is higher than the price stated to you, we will contact you for your instructions before we accept your order. If we accept and process your order where a pricing error is obvious and unmistakable and could reasonably have been recognised by you as a mispricing, we may end the contract, refund you any sums you have paid and require the return of any goods provided to you.

13.4 When you must pay and how you must pay. We accept payment with Visa, MasterCard, Maestro, American Express and PayPal. For **digital content**, you must pay for the products before you download them.

13.5 What to do if you think an invoice is wrong. If you think an invoice is wrong please contact us promptly to let us know. You will not have to pay any interest until the dispute is resolved. Once the dispute is resolved we will charge you interest on correctly invoiced sums from the original due date.

14. OUR RESPONSIBILITY FOR LOSS OR DAMAGE SUFFERED BY YOU

14.1 We are responsible to you for foreseeable loss and damage caused by us. If we fail to comply with these terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking this contract or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not

foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both we and you knew it might happen, for example, if you discussed it with us during the sales process.

14.2 **We do not exclude or limit in any way our liability to you where it would be unlawful to do so.** This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors; for fraud or fraudulent misrepresentation; for breach of your legal rights in relation to the products as summarised at clause 12.2.

14.3 If defective digital content which we have supplied damages a device or digital content belonging to you and this is caused by our failure to use reasonable care and skill we will either repair the damage or pay you compensation. However, we will not be liable for damage which you could have avoided by following our advice to apply an update offered to you free of charge or for damage which was caused by you failing to correctly follow installation instructions or to have in place the minimum system requirements advised by us.

14.4 **We are not liable for business losses.** We only supply the products for domestic and private use. If you use the products for any commercial, business or re-sale purpose we will have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

15. HOW WE MAY USE YOUR PERSONAL INFORMATION

15.1 **How we will use your personal information.** We will use the personal information you provide to us:

15.1.1 to supply the products to you;

15.1.2 to process your payment for the products; and

15.1.3 if you agreed to this during the order process, to give you information about similar products that we provide, but you may stop receiving this at any time by contacting us.

15.2 **We may pass your personal information to credit reference agencies.** Where we extend credit to you for the products we may pass your personal information to credit reference agencies and they may keep a record of any search that they do.

15.3 **We will only give your personal information to other third parties where the law either requires or allows us to do so.**

16. OTHER IMPORTANT TERMS

- 16.1 **We may transfer this agreement to someone else.** We may transfer our rights and obligations under these terms to another organisation. We will always tell you in writing if this happens and we will ensure that the transfer will not affect your rights under the contract.
- 16.2 **Nobody else has any rights under this contract (except someone you pass your guarantee on to).** This contract is between you and us. No other person shall have any rights to enforce any of its terms.
- 16.3 **If a court finds part of this contract illegal, the rest will continue in force.** Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.
- 16.4 **Even if we delay in enforcing this contract, we can still enforce it later.** If we do not insist immediately that you do anything you are required to do under these terms, or if we delay in taking steps against you in respect of your breaking this contract, that will not mean that you do not have to do those things and it will not prevent us taking steps against you at a later date. For example, if you miss a payment and we do not chase you but we continue to provide the products, we can still require you to make the payment at a later date.
- 16.5 **Which laws apply to this contract and where you may bring legal proceedings.** These terms are governed by English law and you can bring legal proceedings in respect of the products in the English courts. If you live in Scotland you can bring legal proceedings in respect of the products in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts.
- 16.6 In addition, please note that disputes may be submitted for online resolution to the European Commission Online Dispute Resolution platform.

Schedule Model Cancellation Form

(Complete and return this form only if you wish to withdraw from the contract)

To [TRADER'S NAME, ADDRESS, TELEPHONE NUMBER AND, WHERE AVAILABLE, FAX NUMBER AND E-MAIL ADDRESS TO BE INSERTED BY THE TRADER]

I/We [*] hereby give notice that I/We [*] cancel my/our [*] contract of sale of the following goods [*]/for the supply of the following service [*],

Ordered on [*/received on [*],

Name of consumer(s),

Address of consumer(s),

Signature of consumer(s) (only if this form is notified on paper),

Date

[*] Delete as appropriate

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