

Terms and Conditions

Before using this website it is recommended that you carefully read the important information detailed below. Your continued use of this website indicates your acceptance of such terms and conditions of use. If you do not accept these terms and conditions, please do not continue to use this website.

Please note that our *Privacy Policy* forms part of these terms and conditions.

Information about us

Checkmyfinance.co.uk is a trading style of Check My Stuff Ltd.

Check My Stuff Ltd is Registered in England and Wales under Registered Number 5556784. The Registered Office is 24 Picton House, Hussar Court, Waterlooville, PO7 7SQ.

Complaints procedure

In the unlikely event that you have a complaint about us please contact the Complaints Manager, Check My Stuff Ltd, 2 Venture Road, Southampton Science Park, Southampton, SO16 7NP Tel: 08000 966 354 or 02380 363688. You can also email us at complaints@checkmystuff.co.uk

Your use of this website and our intellectual property rights

We have made this website available to you for your own personal non-commercial use. We may modify, withdraw or deny access to this website at any time, including introducing charges for its use or other restricted access.

This website and all the materials contained in it are protected by intellectual property rights and are owned and controlled for these purposes by Check My Stuff Ltd or used under licence by us. Materials include, but are not limited to, the design, layout, look, appearance, graphics and documents on the website, as well as other content such as articles, stories, other text and photographs displayed on this website from time to time.

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You may not copy, redistribute, republish or otherwise make the materials on this website available to anyone else unless consent in writing is first obtained from Check My Stuff Ltd.

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- the person to whom you are providing this material is made aware of these restrictions

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Any infringement of the aforementioned rights will be dealt with by using the appropriate legal remedies.

Our liability to you

We do not guarantee that this website will be compatible with all or any hardware and software which you may use. We do not guarantee that this website will be available all the time or at any specific time. We reserve the right to withdraw or modify this website at any time (see further below).

The site is designed for your personal use only and the content is for information only and should not be relied upon to take, or refrain from taking, any decision or action. Check My Stuff will arrange for qualified advice to be available to any clients considering making any changes to their financial arrangements following a visit to this site or having had a check completed.

We are not responsible to you for any losses which you may incur which were not a foreseeable consequence of us breaching these terms and conditions, for example if you and we could not have contemplated those losses before or when you access this website. Our liability to you shall not in any circumstances include any business losses that you may incur, including but not limited to lost data, lost profits or business interruption.

Information on this website

The information contained on this website is given for general information and interest purposes only. Whilst we try and ensure the information contained on the website is accurate and up to date, we cannot be responsible for any inaccuracies in the information. As a result, you should not rely on this information, and we recommend that you take further advice or seek further guidance before taking any action based on the information contained on this website.

Incoming e-mail

Check My Stuff Ltd cannot guarantee that any e-mail sent to us will be received, or that the contents will remain private during transmission. Other means of correspondence should be utilised if this is of concern to you.

Outgoing e-mail

Any e-mail and/or attachments from Check My Stuff Ltd will be scanned for the presence of computer viruses, but Check My Stuff Ltd will not accept responsibility for any virus or defect. The e-mail and/or any attachments transmitted with it are confidential and intended solely for the

use of the individual or entity to whom they are addressed. They may contain legally privileged information and may not be disclosed to anyone else. If you have received an e-mail in error, please notify the sender immediately and delete all copies from your system.

Website Content

Check My Stuff Ltd reserves the right to remove or amend any of the content which appears on any page of this website, including these terms and conditions and the Privacy Policy, at any time and without notice. Where changes to the important information are made, your continued usage of the website will signify your acceptance of any revisions. You should check this page from time to time to review these terms and conditions to ensure you are happy with any changes.

Check My Stuff Ltd use all reasonable skill and care in compiling the information on this website. However, errors or omissions in the information may occur because of a number of factors, which are inherent in any internet access system and are not within Check My Stuff Ltd's reasonable control. For example, unauthorised access to this service, or the effects of machine, software or operator error or malfunction in connection with data transmission. This service is accurate only on the date that such information is supplied by Check My Stuff Ltd via its internet service. Check My Stuff Ltd advise you to confirm the accuracy of any information with Check My Stuff Ltd before seeking to rely on such information.

Whilst Check My Stuff Ltd has endeavoured to ensure that all the information within this website is factually correct, clear, fair and not misleading, Check My Stuff Ltd does not accept any responsibility for the content of this website.

Third party websites

Check My Stuff Ltd cannot control the contents of any third party website and as such will accept no responsibility for the content, layout or functionality of any other website. It is your responsibility to check the terms and conditions and privacy policy on any other website which you visit. However Check My Stuff Ltd will endeavour to ensure that you are made reasonably aware when leaving our website.

You may not link to this website from another website unless consent in writing is first obtained from Check My Stuff Ltd.

Validity of important information

If any of our terms and conditions are deemed unenforceable the remaining terms and conditions will not be affected.

Governing law and jurisdiction

The formation, existence, construction, performance, validity and all aspects whatsoever of these terms and conditions or of any term of these terms and conditions will be governed by the law of England and Wales.

The English and Welsh courts will have exclusive jurisdiction to settle any disputes which may arise out of or in connection with these terms and conditions or use of the website.

Privacy Policy

This policy sets out how we use and protect any personal information that you give us when you use this website. If you have any questions about them or do not wish to accept them, please contact our customer services department by email at enquiries@checkmystuff.co.uk or by phone on 08000 966 354 before using this website.

Policy statement

Check My Stuff Ltd is committed to ensuring that your privacy is protected. Check My Stuff Ltd may need to collect and use personal data on this website in order to complete a check effectively. Check My Stuff Ltd acknowledge that the proper treatment of personal data is very important to successful transactions as well as ensuring customer satisfaction.

Any personal data which we collect, record or use in any way whether it is held on paper, on computer or other media will comply with the Data Protection Act 1998. We endorse and adhere to the Data Protection Principles as set out in the Data Protection Act 1998.

When we collect any personal data from you, we will inform you why we are collecting your data and what we intend to use it for.

What information do we collect?

We will gather information from you when you complete the online contact form and request that a check is completed.

This information will generally include your contact details, date of birth and details of existing policies that you wish to be checked.

You can use this website without the need to give us any information.

What do we do with the information we collect?

The information we collect will enable us to complete checks on your existing arrangements.

We use this information to provide you with a better service, and in particular for the following reasons:

- internal record keeping
- to improve our products and services
- to contact you for market research purposes

Please be aware that once you have provided us with information about you, you will be regarded as having given your consent to us contacting you by e-mail, phone or mail solely for the purposes of comparing different products and services for you.

Passing on information about you

Please be aware that once we have completed a check of your current financial arrangements we will work with selected 3rd parties to provide alternative solutions to the issues raised in your check. Your information may be passed to these selected partners to contact you with a view to providing professional solutions and advice for which they will take full responsibility.

Direct Marketing

We would like to provide you with information about new products, promotions, special offers and other information which we think you may find interesting. We may send you such information by mail, telephone, unless you have registered with the appropriate Preference Service.

You can change your mind at any time by contacting our Data Protection Compliance Officer at Check My Stuff Ltd, 2 Venture Road, Southampton Science Park, Southampton, SO16 7NP Tel: 08000 966 354 or 02380 363688. You can also email us at compliance@checkmystuff.co.uk

E-mail marketing

We would also like to provide you with the information above by e-mail. However, we appreciate that e-mail spam has become a problem in recent years.

If you are a customer or have enquired to use our service, we may send you information on our range of products by e-mail, unless you have asked us not to do so.

If the reason you have given us personal information is to receive e-mail information from us, we will continue to provide this information by e-mail unless you ask us not to do so.

If you decide at any time that you no longer wish to receive marketing e-mails from us, please contact our Data Protection Compliance Officer at Check My Stuff Ltd, 2 Venture Road, Southampton Science Park, Southampton, SO16 7NP Tel: 08000 966 354 or 02380 363688. You can also email us at compliance@checkmystuff.co.uk

Whom do we share this information with?

We will not transfer, disclose, sell, distribute or lease your personal information to third parties other than our subsidiaries, parent company or a purchaser or potential purchaser of our business unless we have your permission or are required by law. We may release your personal information to our authorised direct marketing or other agents unless you tell us that you do not wish this to happen.

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect on line.

Cookies

We use cookies for certain areas of our website. Cookies are files that store information on your hard drive or browser that means that our website can recognise that you have visited our website before. They make it easier for you to maintain your preferences on the website, and by seeing how you use the website, we can tailor the website around your preferences and measure usability of the website. You can, should you choose, disable the cookies from your browser and delete all cookies currently stored on your computer.