



Fresh Start UK Debt Management Limited

Website Terms of Use

Revision History / Document Control

Version	Revision Date	Revised by	Section Revised
V1.0	16/04/2021	Compliance Oversight	Creation of Policy

Document Owner (Role)	Compliance Oversight (SMF16)
Department.	Compliance
Document Reference No.	V0121WTOU
Version No.	1.0
Date	16/04/2021
Classification	Internal and external
Next review date:	16/04/2022



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ABOUT OUR TERMS

These Terms explain how you may use this website (the “Site”)

References in these Terms to the Site includes the following websites: www.freshstartltd.com, and all associated web pages.

You should read these Terms carefully before using the Site.

By accessing or using the Site or otherwise indicating your consent, you agree to be bound by these Terms and the documents referred to in them.

If you do not agree with or accept any of these Terms, you should stop using the Site immediately.

If you have any questions about the Site, please contact us. Our contact details can be found at www.freshstartltd.com/contact.

DEFINITIONS

Content means any text, images, video, audio or other multimedia content, software or other information or material submitted to or on the Site;

Site means the following websites: www.freshstartltd.com, and all associated web pages.

Terms means these terms and conditions of use as updated from time to time

We means Fresh Start UK Debt Management Ltd, company registration number 06855136 and our registered office at Fourth Floor, 48-50 Lowgate, Hull, HU1 1EN (and “us” or “our” shall have the same meaning)

You means the person accessing or using the Site or its Content (and “your” shall have the same meaning).

We are authorised and regulated by the Financial Conduct Authority (firm reference number 663122).

USING THE SITE

The Site is for your personal and non-commercial use only.

You agree that you are solely responsible for:

- all costs and expenses you may incur in relation to your use of the Site; and
- keeping your password and other account details confidential.

The Site is intended for use only by those who can access it from within the UK. If you choose to access the Site from locations outside the UK, you are responsible for compliance with local laws where they are applicable.

We seek to make the Site as accessible as possible. If you have any difficulties using the Site, please contact us at contactus@freshstartltd.com

We may prevent or suspend your access to the Site if you do not comply with any part of these Terms, any terms or policies to which they refer or any applicable law.

YOUR PRIVACY AND PERSONAL INFORMATION

Your privacy and personal information are important to us.

Any personal information that you provide to us will be dealt with in line with our privacy policy, which explains what personal information we collect from you, how and why we collect, store, use and share such information, your rights in relation to your personal information and how to contact us and supervisory authorities in the event you have a query or complaint about the use of your personal information.

Our privacy policy is available at www.freshstartltd.com/privacy-policy

OWNERSHIP, USE AND INTELLECTUAL PROPERTY RIGHTS

The Site and all intellectual property rights in it including but not limited to any Content are owned by us, our licensors or both (as applicable). Intellectual property rights means rights such as: copyright, trade marks, domain names, design rights, database rights, patents and all other intellectual property rights of any kind whether or not they are registered or unregistered (anywhere in the world). We and our licensors reserve all of our and their rights in any intellectual property in connection with these Terms. This means, for example, that we and they remain owners of them and free to use them as we and they see fit.

Nothing in these Terms grants you any legal rights in the Site other than as necessary to enable you to access the Site. You agree not to adjust to try to circumvent or delete any notices contained on the Site (including any intellectual property notices) and in particular in any digital rights or other security technology embedded or contained within the Site.

SOFTWARE

Software may be made available for you to download in order to help the Site work better. You may only use such software if you agree to be bound by the terms and conditions that apply to such software (this is sometimes known as an 'end user licence agreement' or 'EULA'). You will be made



aware of any terms and conditions that apply to the software when you try to download it. If you do not accept such terms and conditions, you will not be allowed to download the software. You should read any terms and conditions carefully to protect your own interests (they may contain provisions that set out what your legal rights are under, eg, the Consumer Rights Act 2015, what your legal responsibilities are when using software, what the software provider's legal responsibilities are, and provisions that limit a software provider's legal responsibilities to you).

All such software is solely for your personal use in a non-commercial manner.

Using the software in an unlawful way (such as reproducing or redistributing it in a way that breaches these Terms and any others that apply to it) is expressly prohibited and may result in civil and criminal penalties.

ACCURACY OF INFORMATION AND AVAILABILITY OF THE SITE

While we try to make sure that the Site is accurate, up-to-date and free from bugs, we cannot promise that it will be. Furthermore, we cannot promise that the Site will be fit or suitable for any purpose. Any reliance that you may place on the information on the Site is at your own risk.

We may suspend or terminate operation of the Site at any time as we see fit.

Content is provided for your general information purposes only and to inform you about us and our products and news, features, services and other websites that may be of interest. It does not constitute technical, financial or legal advice or any other type of advice and should not be relied on for any purposes.

While we try to make sure that the Site is available for your use, we do not promise that the Site is available at all times nor do we promise the uninterrupted use by you of the Site.

HYPERLINKS AND THIRD PARTY SITES

The Site may contain hyperlinks or references to third party websites other than the Site. Any such hyperlinks or references are provided for your convenience only. We have no control over third party websites and accept no legal responsibility for any content, material or information contained in them. The display of any hyperlink and reference to any third party website does not mean that we endorse that third party's website, products or services. Your use of a third party site may be governed by the terms and conditions of that third party site.

LIMITATION ON OUR LIABILITY

Except for any legal responsibility that we cannot exclude in law (such as for death or personal injury) or arising under applicable laws relating to the protection of your personal information, we are not legally responsible for any:
losses that:

- were not foreseeable to you and us when these Terms were formed; or
- were not caused by any breach on our part;

business losses; and
losses to non-consumers.

EVENTS BEYOND OUR CONTROL

We shall have no liability to you for any breach of these Terms caused by any event or circumstance beyond our reasonable control including, but not limited to, strikes, lock-outs or other industrial disputes; breakdown of systems or network access; or flood, fire, explosion or accident.

RIGHTS OF THIRD PARTIES

No one other than a party to these Terms has any right to enforce any of these Terms.

VARIATION

These Terms are dated 16th April 2021. No changes to these Terms are valid or have any effect unless agreed by us in writing or made in accordance with this clause. We reserve the right to vary these Terms from time to time. Our updated Terms will be displayed on the Site and by continuing to use and access the Site following such changes, you agree to be bound by any variation made by us. It is your responsibility to check these Terms from time to time to verify such variations.

DISPUTES

We will try to resolve any disputes with you quickly and efficiently.

If you are unhappy with us please contact us as soon as possible.

If you and we cannot resolve a dispute using our complaint handling procedure, we will:

- let you know that we cannot settle the dispute with you; and
- give you certain information about our alternative dispute resolution provider.



You may also contact the Financial Ombudsman Service whose contact details are:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

If you want to take court proceedings, the relevant courts of the United Kingdom will have exclusive jurisdiction in relation to these Terms.

Relevant United Kingdom law will apply to these Terms.