

STANDARD TERMS AND CONDITIONS FOR SUPPLY OF SERVICES

OF

Clarity Pension Guidance 4 U Ltd
Effective March 2019

1 DEFINITIONS

The following expressions shall have the following meanings:

- 1.1 “Supplier” means Clarity Pension Guidance 4 U Ltd of 2 Mannin Way, Lancaster Business Park, Lancaster LA1 3SU;
- 1.2 “Customer” means any person who purchases Services from the Supplier;
- 1.3 “Consumer” shall have the meaning ascribed in section 2 of the Consumer Rights Act 2015;
- 1.4 “Proposal” means a statement of work, quotation or other similar document describing the Services;
- 1.5 “Services” means the services as described in the Proposal and include any materials required to complete the work;
- 1.6 “Terms and Conditions” means the terms and conditions of supply of Services set out in this document and any subsequent terms and conditions agreed in writing by the Supplier;
- 1.7 “Order” means the formal acceptance by the Customer of the Proposal;
- 1.8 “Agreement” means the contract between the Supplier and the Customer for the provision of the Services incorporating these Terms and Conditions.

2 GENERAL

- 2.1 These Terms and Conditions shall apply to the Agreement for the supply of Services by the Supplier to the Customer and shall supersede any other documentation or communication between the Supplier and the Customer.
- 2.2 Any variation to these Terms and Conditions must be agreed in writing by the Supplier.
- 2.3 Nothing in these Terms and Conditions shall prejudice any condition or warranty, express or implied, or any legal remedy to which the Supplier may be entitled in relation to the Services, by virtue of any statute, law or regulation.
- 2.4 Nothing in these Terms and Conditions shall affect the Customer’s statutory rights as a Consumer.

3 PROPOSAL

- 3.1 The Proposal for Services is attached to these Terms and Conditions.
- 3.2 The Proposal for Services shall remain valid as stated at time of booking/proposed.
- 3.3 The Proposal must be accepted by the Customer in its entirety.
- 3.4 The Customer shall be deemed to have accepted the Proposal by placing an Order with the Supplier.
- 3.5 The Agreement between the Supplier and the Customer, incorporating these Terms and Conditions, shall only come into force when the Supplier confirms an Order in writing to the Customer. Prior to any confirmation the Supplier has the right to refuse any Order.

4 SERVICES AND DELIVERY

- 4.1 The Services are as described in the Proposal.
- 4.2 Any variation to the Services must be agreed by the Supplier in writing.
- 4.3 The Services will be delivered between the hours of 09.00 and 17.00 on Monday – Friday and other times as published. The Supplier may vary these times by intimating in writing details of the change to the Customer but in any event, the Services will be delivered within 30 days of the contract date unless there is an agreement with the Customer to the contrary.

5 PRICE AND PAYMENT

- 5.1 The price for Services is as specified in the Proposal and is inclusive of applicable taxes and any other charges as outlined in the Proposal.
- 5.2 The price for any materials required to complete the Services is as specified in the Proposal.
- 5.3 The terms for payment are as specified in the Proposal.
- 5.4 The Customer must settle all payments for Services at the time of delivery. For payment outside of normal specified hours payment is due at time of booking the appointment.
- 5.5 The Customer will pay interest on all late payments at a rate of 2.5% per annum above the base lending rate of The Bank of England.
- 5.6 The Supplier is also entitled to recover all reasonable expenses incurred in obtaining payment from the Customer where any payment due to the Supplier is late.
- 5.7 The Customer is not entitled to withhold any monies due to the Supplier.
- 5.8 The Supplier is entitled to vary the price to take account of:
 - 5.8.1 any additional Services requested by the Customer which were not included in the original Proposal;

5.8.2 any increase in the cost of materials;

5.8.3 any additional work required to complete the Services which was not anticipated at the time of the Proposal;

and any variation must be intimated to the Customer in writing by the Supplier.

6 CUSTOMER OBLIGATIONS

6.1 The Customer will provide access to the Supplier at the times specified in these Terms and Conditions and will co-operate with all reasonable requests by the Supplier.

6.2 The Customer shall be liable for any expenses incurred by the Supplier as a result of the Customer's failure to comply with the obligations as defined by these Terms and Conditions.

7 SUPPLIER OBLIGATIONS

7.1 The Supplier shall supply the Services as specified in the Proposal.

7.2 The Supplier shall perform the Services with reasonable skill and care and to a reasonable standard and in accordance with recognised codes of practice.

7.3 The Supplier shall comply with all relevant health and safety regulations.

7.4 The Supplier shall hold valid employer and public liability insurance policies.

8 CANCELLATION

8.1 The Customer may cancel an Order for Services by notifying the Supplier in writing (including Email) or by telephone within 24 Hours of the booked appointment without incurring a cancellation charge. If advanced payment has been received it will be refunded in full less a fee of £10.00 to cover administration charges.

8.2 If the Customer does not notify any cancellation within the time specified in Clause 8.1 the full fee is due and any monies paid will not be refundable.

9 INTELLECTUAL PROPERTY RIGHTS

All intellectual property rights, registered or unregistered, including but not limited to patents, trademarks, design rights and know-how remain the property of the Supplier and cannot be used by the Customer without the written permission of the Supplier.

10 PROPERTY AND RISK

Title or ownership of any property or materials belonging to the Supplier remains with the Supplier until payment is received from the Customer in full.

11 DEFAULT

11.1 The Agreement shall continue until the Services have been provided in terms of the Proposal or any subsequent date as mutually agreed in writing by both parties or until terminated by either party in accordance with these Terms and Conditions.

- 11.2 The Customer may terminate the Agreement if the Supplier fails to comply with any aspect of these Terms and Conditions and this failure continues for a period of 30 days after notification of non-compliance is given.
- 11.3 The Supplier may terminate the Agreement if the Customer has failed to make over any payment due within two weeks of the sum being requested.
- 11.4 Either party may terminate the Agreement by notice in writing to the other if:
- 11.4.1 the other party commits a material breach of these Terms and Conditions and, in the case of a breach capable of being remedied, fails to remedy it within a reasonable time of being given written notice from the other party to do so; or
 - 11.4.2 the other party commits a material breach of these Terms and Conditions which cannot be remedied under any circumstances; or
 - 11.4.3 the other party passes a resolution for winding up (other than for the purpose of solvent amalgamation or reconstruction), or a court of competent jurisdiction makes an order to that effect; or
 - 11.4.4 the other party ceases to carry on its business or substantially the whole of its business; or
 - 11.4.5 the other party is declared insolvent, or convenes a meeting of or makes or proposes to make any arrangement or composition with its creditors; or a liquidator, receiver, administrative receiver, manager, trustee or similar officer is appointed over any of its assets.
- 11.5 In the event of termination the Customer must make over to the Supplier any payment for work done and expenses incurred up to the date of termination.
- 11.6 Any rights to terminate the Agreement shall be without prejudice to any other accrued rights and liabilities of the parties arising in any way out of the Agreement as at the date of termination.

12 WARRANTIES

The Supplier warrants that the Services will be performed using all reasonable skill and care.

13 LIMITATION OF LIABILITY

- 13.1 The Supplier shall not be responsible for:
- 13.1.1 losses that were not caused by any breach on the part of the Supplier; or
 - 13.1.2 any business loss (including loss of profits, revenue, contracts, anticipated savings, data, goodwill or wasted expenditure); or
 - 13.1.3 any indirect or consequential losses that were not foreseeable to both the Customer and the Supplier.
- 13.2 The Supplier shall not be held responsible for any delay or failure to comply with its obligations under these Terms and Conditions if the delay or failure arises from any

cause which is beyond its reasonable control. This condition does not affect the Customer's legal right to have Services provided within a reasonable time or to receive a refund if Services ordered cannot be supplied within a reasonable time owing to a cause beyond the Supplier's reasonable control.

- 13.3 Nothing in these Terms and Conditions limits or excludes the Supplier's responsibility for fraudulent representations made by it or for death or personal injury caused by the Supplier's negligence or wilful misconduct.

14 INDEMNITY

The Customer shall indemnify the Supplier against all claims, costs and expenses which the Supplier may incur and which arise directly or indirectly from the Customer's breach of any of its obligations under these Terms and Conditions.

15 FORCE MAJEURE

Neither party shall be liable for any delay or failure to perform any of its obligations if the delay or failure results from events or circumstances outside its reasonable control, including but not limited to acts of God, strikes, lock outs, accidents, war, fire, breakdown of plant or machinery or shortage or unavailability of raw materials from a natural source of supply, and the party shall be entitled to a reasonable extension of its obligations.

16 ASSIGNMENT

The Customer shall not be entitled to assign its rights or obligations or delegate its duties under this Agreement without the prior written consent of the Supplier.

17 SEVERANCE

If any term or provision of these Terms and Conditions is held invalid, illegal or unenforceable for any reason by any court of competent jurisdiction such provision shall be severed and the remainder of the provisions hereof shall continue in full force and effect as if these Terms and Conditions had been agreed with the invalid, illegal or unenforceable provision eliminated.

18 WAIVER

The failure by either party to enforce at any time or for any period any one or more of the Terms and Conditions herein shall not be a waiver of them or of the right at any time subsequently to enforce all Terms and Conditions.

19 NOTICES

Any notice to be given by either party to the other may be served by email, personal service or by post to the address of the other party given in the Proposal or such other address as such party may from time to time have communicated to the other in writing, and if sent by email shall unless the contrary is proved be deemed to be received on the day it was sent, if given by letter shall be deemed to have been served at the time at which the letter was delivered personally or if sent by post shall be deemed to have been delivered in the ordinary course of post.

20 ENTIRE AGREEMENT

These Terms and Conditions supersede any previous agreements, arrangements, documents or other undertakings either written or oral.

21 GOVERNING LAW

These Terms and Conditions shall be governed by and construed in accordance with the law of England and the parties hereby submit to the exclusive jurisdiction of the English courts.