#### **BACKGROUND:**

These Terms of Sale, together set out the terms under website, <<insert website carefully and ensure that Site. You will be required Goods. If you do not agree will not be able to order G any and all Contracts are in

#### 1. **Definitions and Interpreta**

In these Terms of expressions have th

"Contract"

"Goods"

["Goodwill Guarantee"

"Order"

"Order Confirmation"

"Order Number"

"We/Us/Our"

#### 2. **Information About Us**

- business name>> company number> address>> and who [Our VAT number is
- 2.2 We are regulated b
- 2.3

her documents referred to herein. y Us to consumers through this Please read these Terms of Sale ore ordering any Goods from Our se Terms of Sale when ordering ound by these Terms of Sale, you These Terms of Sale, as well as

otherwise requires, the following

the purchase and sale of Goods. se 8:

d by Us through Our Site;

uarantee offered by <<insert a limited company registered in ert company number>>, whose <<insert registered address>> ing address is] OR [of] <<insert ists to enhance the legal rights of ange their mind and return Goods

Goods:

ce and confirmation of your Order:

number for your Order; and

hess name>> [, a company under <<insert company gistered address is <<insert and whose main trading address ddress>>.

bwned and] operated by <<insert istered in England under <<insert address is <<insert registered s is] OR [of] <<insert address>>. **ŀ.]** 

gulator(s)>>.]

sociation(s) etc.>>.]

2.1 Our Site, <<insert

**[**We are a member

© Simply-Docs - TR.WEB.TC.13SGS Website

# 2.4 [<<insert further info

## 3. Access to and Use of Ou

- 3.1 Access to Our Site
- 3.2 It is your responsib to access Our Site.
- 3.3 Access to Our Site alter, suspend or owithout notice. We of it) is unavailable:
- 3.4 Use of Our Site is Please ensure that them.

# 4. Age Restrictions

- Consumers may on years of age.
- 4.2 [[None of the Good age>> years of age

OR

- 4.2 [The following Goo age. We are not pe applicable age:
  - 4.2.1 <<Insert pro
  - 4.2.2 << Insert add

# 5. Business Customers

These Terms of Sale do n business. [If you are a b Sale <<insert link>>.]

#### 6. [International Customers

Please note that We only d

# 7. Goods, Pricing and Avail

- 7.1 We make all reaso representations of Please note, howev
  - 7.1.1 Images of ( slight variati actual produ conditions;

arrangements necessary in order

n an "as available" basis. We may any part of it) at any time and in any way if Our Site (or any part eriod.

e Terms of Use <<insert link>>. arefully and that you understand

igh Our Site if they are at least 18

chased by anyone under <<insert

ed by consumers above a certain these Goods to anyone below the

rictions>>:

e restriction(s) as required>>.]]

urchasing Goods in the course of e consult our Business Terms of

[ingdom.]

hat all descriptions and graphical correspond to the actual Goods.

e purposes only. There may be the image of a product and the s in computer displays and lighting

- 7.1.2 Images and only, the act
- 7.1.3 [Due to the up to a <- [capacity,] [ between the
- 7.2 Please note that s mistakes due to ne the correct Goods, 11 if you receive ind
- 7.3 Where appropriate, [colour,] [number,] the Goods that you
- 7.4 Minor changes madexample, to reflect of address particular change any main change of those Goods what changes may
- 7.5 In some cases, as also make more sig Goods]. If We do advance of the charges, you may e
- 7.6 We may from time purchased by you (to be affected by <<iinsert period>> in for that you will no within 14 calendar that you used wher We make a refund to
- 7.7 We make all reasor correct at the time of to add, alter, or rem pricing information Changes in price will note sub-Clause 7.1
- 7.8 All prices are chec event that We have writing to inform yo shown when you amount and continu will give you the opt your Order (or the your Order in this of from you within <<i notify you of this in the continuous area.
- 7.9 In the event that the Order being placed be charged the price

aging are for illustrative purposes may vary[.] **OR** [; and]

d through Our Site, there may be
. 2>>% variance in the [size,]
nents,] [weight,] of those Goods
scription.]

ot exclude Our responsibility for refers only to minor variations of ltogether. Please refer to Clause that are not as described).

select the required [size,] [model,]
or parameters as required>>1 of

be made to certain Goods, for and regulatory requirements, or to ues. Any such changes will not as and will not normally affect your c to the Goods sold which explain

nt product descriptions, We may in Goods [or to the price of those u [at least <<insert period>>] in e. If you are not happy with the ribed below in sub-Clause 13.1.

products from sale. If any Goods chase or by subscription) are likely fill inform you in writing at least efunded in full for any Goods paid ithdrawal. Refunds will be made using the same payment method nless you specifically request that

at all prices shown on Our Site are rve the right to change prices and me to time and as necessary. [All ated every <<insert interval>>.] It you have already placed (please er).

ccept your Order. In the unlikely information, We will contact you in e correct price is lower than that vill simply charge you the lower. If the correct price is higher, We ds at the correct price or to cancel will not proceed with processing If We do not receive a response treat your Order as cancelled and

ve ordered changes between your Drder and taking payment, you will time of placing your Order.



- 7.10 All prices on Our S Order being placed automatically adjust
- 7.11 Delivery charges ar For more informatic Delivery options an order process.

#### 8. Orders – How Contracts

- 8.1 Our Site will guide Order you will be of Please ensure that
- 8.2 If, during the orde information, please process your Order you to ask to corr information within a and treat the Contra your incorrect or incorrect.
- 8.3 No part of Our Sit Your Order constitut accept. [Our acknowledge we have accepted Order Confirmation Confirmation will the
- 8.4 Order Confirmations
  - 8.4.1 Your Order
  - 8.4.2 Confirmation characteristi
  - 8.4.3 Fully itemis appropriate,
  - 8.4.4 Estimated de
  - 8.4.5 If your Order of your subs
  - 8.4.6 <<insert add
- 8.5 [We will also inclu Goods].
- 8.6 In the unlikely even reason, We will exp circumstances. If V you as soon as pos
- 8.7 Any refunds due un method that you un request that We ma

VAT rate changes between your the amount of VAT payable will be

e of Goods displayed on Our Site. lease refer to <<insert location>>. e presented to you as part of the

process. Before submitting your review your Order and amend it. Order carefully before submitting it.

Us with incorrect or incomplete spossible. If We are unable to applete information, We will contact ive us the accurate or complete request, We will cancel your Order fwe incur any costs as a result of may pass those costs on to you.

rual offer capable of acceptance. at We may, at Our sole discretion, of your Order does not mean that indicated by Us sending you an e We have sent you an Order ontract between Us and you.

ng information:

including full details of the main

oods ordered including, where additional charges;

s)];

y of Goods by subscription, details ation:

uired>>.

ne Order Confirmation with your

or cannot fulfil your Order for any ayment will be taken under normal any such sums will be refunded to thin <<insert period>>.

e made using the same payment Goods [unless you specifically ent method].



# 9. Payment

- 9.1 Payment for Goods advance. Your cho your Goods. [If yo subscription, you w per your chosen sul
- 9.2 We accept the follow
  - 9.2.1 <<insert pay
  - 9.2.2 <<insert pay
  - 9.2.3 <<insert pay
  - 9.2.4 <<add further
- 9.3 If any payment due the overdue sum a lending rate of <<ir from the due date whether before or a time as the overdue
- 9.4 If you do not make reminding you that sub-Clause 10.8. If of Our reminder, Winterest) will remain
- 9.5 If you believe that \\
  Us as soon as reasinterest under subsub-Clause 9.5.

#### 10. Delivery, Risk and Owner

- 10.1 All Goods purchase
  - 10.1.1 For one-off calendar da otherwise a delays cause 14);
  - 10.1.2 For the ongo be delivered Order Confir your subscri
- 10.2 If for any reason we address, we will be returned to our present collect the Good further instructions. If we cannot contact re-delivery or collect but may deduct a reby us as a result.

harges must always be made in I not be charged until We dispatch ive Goods as part of an ongoing pefore each delivery of Goods as

t on Our Site:

equired>>;

le, We may charge you interest on percentage>>% above the base erest will accrue on a daily basis of payment of the overdue sum, est due must be paid at the same

Is within <<insert period>> of Us nd delivery of the Goods as under payment within <<insert period>> act. Outstanding sums (including I not be affected by cancellation.

incorrect amount, please contact s know. You will not be charged disputed in good faith under this

rmally be delivered as follows:

normally be delivered within 30 Our Order Confirmation unless ig the Order process (subject to Our control, for which see Clause

subscription, Goods will normally in <<insert location, e.g. "your ontinue delivering the Goods until ended either by you or Us.

he Goods to your chosen delivery you that the Goods have been or arranging re-delivery. If you do ery, we will contact you to ask for storage costs and for re-delivery. able efforts, or we cannot arrange ntract and issue you with a refund ensation for any net costs incurred

10.3 In the unlikely even sub-Clause 10.1, if being at an end imn

10.3.1 We have ref

10.3.2 In light of a was essentia

10.3.3 You told Us period was e

10.4 If you do not wish t circumstances apply Goods in question. Contract as being a

10.5 You may cancel so provided that sepa reduce their value. and their delivery Please note that if a them to Us or arran the cost of returning

10.6 In some limited circ to you for one or mo

10.6.1 To fix techni technical cha

10.6.2 To update to other regular

10.6.3 To make mo

10.7 If We need to suspensive sub-Clause 10.6, We why it is necessare mergency reasons case We will inform No payment will be period of suspensive tell you that it is end the Contract as

10.8 We may suspend d for those Goods fro date, however if yo notice, We may su outstanding sums d will inform you of t while delivery is sus in good faith (see si

10.9 Delivery shall be d pass to you once where relevant, any

10.10 Ownership of the G of all sums due (inc ne Goods on time, as described in ply you may treat the Contract as

ds; or

s, delivery within that time period

ods that delivery within that time

se 10.3 or if none of the specified (reasonable) delivery date for the w deadline, you may then treat the

under sub-Clauses 10.3 or 10.4 sible and would not significantly already paid for cancelled Goods u within <<insert time period>>. delivered to you, you must return ction. In either case, We will bear

to suspend the delivery of Goods

oods or to make necessary minor

h relevant changes in the law or

the Goods, as described above in

s for any of the reasons set out in nce of the suspension and explain suspend delivery for urgent or problem with the Goods, in which nably possible after suspension). elivery is suspended [(unless the period>>)]. If suspension lasts (or than <<insert period>>, you may Clause 13.2.

le do not receive payment on time ou of the non-payment on the due t within <<insert period>> of Our Boods until We have received all uspend delivery of the Goods, We ill not be charged for any Goods ntacted Us to dispute any charges of suspend delivery of the Goods.

e responsibility for the Goods will Goods to the address [including, have provided.

we have received payment in full very charges) for those Goods.

10.11 Any refunds due ur method that you ur request that We ma

be made using the same payment Goods [unless you specifically tent method].

# 11. Faulty, Damaged or Incor

11.1 By law, We must pras described at the information We have you have seen or differences). If any must also conform. example, have fault incorrect (or incorredetails>> as soon a error, and to arran remedies will be as

- 11.1.1 Beginning o them) you h receive a ful
- 11.1.2 If you do n rejection per a replaceme the repair significant ir repair or rep may instead repair or vireplacement will be susperesume on Goods. If le will be exten
- 11.1.3 If, after a re
  We cannot of
  reasonable to
  ask Us to at
  give Us mul
  have the right
- 11.1.4 If you exerci after you ha reduce any Goods.
- 11.1.5 Within a per ownership o time, you m after six mo burden of p conformity e
- 11.2 Please note that you informed you of the

satisfactory quality, fit for purpose, accordance with any pre-contract atch any samples or models that have made you aware of any d in the Goods, that digital content purchased do not comply and, for you receive them, or if you receive se contact Us at <<insert contact inform Us of the fault, damage or or replacement. Your available

ive the Goods (and ownership of right to reject the Goods and to form as stated above.

oods, or if the 30 calendar day y request a repair of the Goods or ssociated costs and will carry out a reasonable time and without a certain circumstances, where a or otherwise disproportionate, We e (i.e. a replacement instead of a Ind. If you request a repair or day rejection period, that period the repair or replacement and will ive the replacement or repaired remain out of the original period, it

Goods still do not conform (or if ibed, or have failed to act within a t inconvenience to you), you may cement again (you do not have to so if you do not want to), or you ds at a reduced price, or to reject

t the goods more than six months and ownership of them), We may se that you have had out of the

ou have received the Goods (and o not last a reasonable length of al refund. Please be aware that be you received the Goods, the prove that the defect or nonery.

claim under this Clause 11 if We r problems with the Goods before



you purchased then return them); if you is neither obvious r your use of the Goo wear and tear, mis that you may not c because you have legal right to a supplemented by Goods for this reason.

- 11.3 To return Goods to returns page on Ou out a pre-paid retudetails>> to arrange for the costs of retuwhere appropriate.
- 11.4 Refunds (whether Clause 11 will be agree that you are
- 11.5 Any and all refunds for the affected God
- 11.6 Refunds under this that you used wher We make a refund u
- 11.7 For further informat Citizens' Advice Bu

# 12. Cancelling and Returning

- 12.1 If you are a consur which you can can your Order is comp when the Contract any reason before V
- 12.2 [In addition, We of cooling-off period w the Goods as detail
  - 12.2.1 If the Goods single or mudays after the Goods.
  - 12.2.2 If the Goods days, the leg on which y instalment o total of <<ins
  - 12.2.3 If the Goo subscription.

e same issue that you now wish to ods for an unsuitable purpose that nd the problem has resulted from the problem is the result of normal eless damage. Please also note Us under this Clause 11 merely you are a consumer you have a ng-off period [,which is further bringing it to a total of <<insert which you can cancel and return to 12 for more details.

r this Clause 11, [please visit the complete a returns form [and print contact Us at <<insert contact urn]. We will be fully responsible Clause 11 and will reimburse you

reductions in price) under this ar days of the day on which We

e 11 will include all delivery costs

using the same payment method nless you specifically request that

nsumer, please contact your local s Office.

## Your Mind

ght to a "cooling-off" period within reason. This period begins once you your Order Confirmation, i.e. formed. You may also cancel for mation.

uarantee which extends the legal nge your mind, cancel, and return

ou in a single instalment (whether poling-off period ends 14 calendar someone you nominate) receive(s) e extends this period to a total of ays.]

separate instalments on separate ds 14 calendar days after the day nominate) receive(s) the final Guarantee extends this period to a endar days.]

d on a regular basis under ands 14 calendar days after the day

on which you Goods. [O <<insert periods.]

12.3 If you wish to exer inform Us of your or Goodwill Guarantee convenience We of include [a link to] it post is effective fro note that the coolin you send Us an emperiod, your cancel contact Us directly to

12.3.1 Telephone:

12.3.2 Email: <<ins

12.3.3 Post: <<inse

In each cas telephone no

- 12.4 [We may ask you v you provide to imp you are under no ok
- 12.5 [Please note that you in the following circular
  - 12.5.1 [If the Good unsealed the
  - 12.5.2 [If the Good DVD) or sea after receiving
  - 12.5.3 [If the Good food;]
  - 12.5.4 [If the Goods
  - 12.5.5 [If the Goods to their nature
- 12.6 Please ensure that after the day on what this Clause 12.
- 12.7 [You may request the Goods are ready for
- 12.8 You may return Good business hours>> of service of your choice visit the returns page [and print out a page of service of your choice of your must be are clause 12. [We will request that We cold collection if you request that was not serviced by the serviced print of your may be serviced by the your may be serviced by t

nate) receive(s) the first delivery of extends this period to a total of ays.

I under this Clause 12, you must g-off period [(as extended by Our iy way you wish, however for your n Our Site <<insert link>> and will ation. Cancellation by email or by I send Us your message. Please le calendar days. If, for example, on the final day of the cooling-off accepted. If you would prefer to following details:

er>>;

ır name, address, email address, er

cancel and may use any answers rvices, however please note that etails if you do not wish to.]

tht to cancel under this Clause 12

or hygiene reasons and you have them;]

o or video recordings (e.g. CD or and you have unsealed the Goods

e quickly, for example flowers or

or custom-made for you;

mixed with other items (according d them.]]

no more than 14 calendar days
Us that you wish to cancel under

from you. Please ensure that the time and location.]

ng Our business hours of <<insert by post or another suitable delivery is at <<insert address>>. [Please link>> to complete a returns form AND/OR [please contact Us at ollection and return.] [Please note bods to Us if cancelling under this ect cost to Us of collection if you ]] OR [We will [not charge you for Goods from you, or will] reimburse

you for reasonable method, e.g. Roya returning Goods to originally delivered costs [including col OR [<<List return co

- 12.9 Refunds under this the following:
  - 12.9.1 The day on
  - 12.9.2 The day on sent the Go 12.9.1); or
  - 12.9.3 [If We are of which you in
  - 12.9.4 If We have dispatched t cancel the C
- 12.10 Refunds under this circumstances:
  - 12.10.1Refunds maresulting fro would be pe before We he them, We musual that the Goo
  - 12.10.2[Standard delivery. We when issuing to you under delivery characteristics of the control of the control
- 12.11 Refunds under this that you used wher We make a refund u

# 13. Your Other Rights to End

- 13.1 You may end the forthcoming change sub-Clause 7.5.
- 13.2 If We have suspend or We have informe <<insert period>>, 10.7.
- 13.3 If you no longer values subscription [before

s [(up to the equivalent of <<insert ard postage>>)].] The cost of exceed the cost of having them ne carrier. [More details of return bund on Our Site <<insert link>>]

to you within 14 calendar days of

ods back; or

upplying evidence) that you have or than the day under sub-Clause

der sub-Clause 12.7, the day on cancel the Contract; or

der Confirmation or have not yet ich you inform Us that you wish to

ect to deductions in the following

diminished value in the Goods ling of them (e.g. no more than see note that if We issue a refund and have had a chance to inspect you an appropriate sum if We find accessively.

reimbursed in full as part of your We cannot reimburse for premium equivalent standard delivery costs use 12.] OR [If a refund is issued will receive a full refund of any levant, premium delivery). We are ndard delivery charges (or the odwill Guarantee We will also ]]

using the same payment method nless you specifically request that

if We have informed you of a do not agree to, as described in

s for more than <<insert period>>, to suspend delivery for more than ract, as described in sub-Clause

from Us and wish to end your d is complete] you may do so by

contacting Us as de as We receive it 1 d Us1.

- 13.4 You also have a led of it. For more det Advice Bureau or Ti
- You will be refund 13.5 received or will no Clause 13 will be cancellation becom used when orderind a refund using a diff
- 13.6 [If any Goods are t sub-Clauses 13.1, returning those God
- 13.7 If you wish to exerd so in any way you v form on Our Site < Confirmation. If yo the following details
  - 13.7.1 Telephone:
  - 13.7.2 Email: <<ins
  - 13.7.3 Post: <<inse

In each case, provid number, and Order

13.8 [We may ask you v you provide to imp you are under no of

#### 14. **Our Liability to Consume**

- as a result of Our Us when the Contr damage that is not t
- 14.2 We only supply god no warranty or repr or industrial use of any loss of profit, ld business opportunit
- 14.3 Nothing in these Te or personal injury ca agents or sub-contr
- 14.4 Nothing in these Te consumer. For mo Citizens Advice Bur

cellation will be effective ras soon ter the day on which you contact

act at any time if We are in breach please refer to your local Citizens

s paid for that you have not vet ancellation. Refunds under this days of the date on which your same payment method that you specifically request that We make

result of vour cancellation under fully responsible for the costs of u where appropriate.

under this Clause 13. you may do nvenience We offer a cancellation clude [a link to] it with the Order Us directly to cancel, please use

address, email address, telephone

cancel and may use any answers rvices, however please note that etails if you do not wish to.]

ss or damage that you may suffer of Sale (or the Contract) or as a is foreseeable if it is an obvious or if it is contemplated by you and not be responsible for any loss or

ate use by consumers. We make s are fit for commercial, business e). We will not be liable to you for ion to business, or for any loss of

it or exclude Our liability for death (including that of Our employees, udulent misrepresentation.

lude or limit your legal rights as a rights, please refer to your local s Office.

#### 15. Events Outside of Our Co

- 15.1 We will not be liable where that failure reasonable control.
- 15.2 If any event describe affect Our performa
  - 15.2.1 We will infor
  - 15.2.2 We will take
  - 15.2.3 To the extended ac
  - 15.2.4 We will inform provide detainecessary;
  - 15.2.5 If the event time period: cancellation. will be paid within <<ins cancelled:
  - 15.2.6 If an event of scinsert time result, you convenience If you would following det

Telephone: -

Email: <<ins

Post: <<inse

In each cas telephone not result of suc possible and which the Co

#### 16. Communication and Con

- 16.1 If you wish to con contact Us by telep email address>>, or
- 16.2 For matters relating at <<insert number <<insert address>>
- 16.3 For matters relatin <<insert telephone

lay in performing Our obligations any cause that is beyond Our

occurs that is likely to adversely ions under these Terms of Sale:

onably possible;

ninimise the delay;

inimise the delay, Our affected e (and therefore the Contract) will that We are bound by will be

butside of Our control is over and times or availability of Goods as

continues for more than <<insert Contract and inform you of the ou as a result of that cancellation sonably possible and in any event e date on which the Contract is

curs [and continues for more than rish to cancel the Contract as a ay you wish, however for your form on Our Site <<insert link>>. lirectly to cancel, please use the

er>>;

Ir name, address, email address, er. Any refunds due to you as a d to you as soon as is reasonably nsert time period>> of the date on

uestions or complaints, you may ne number>>, by email at <<insert ess>>.

r, please contact Us by telephone t email address>>, or by post at

ase contact Us by telephone at <insert email address>>, by post

at <<insert address

# 17. Complaints and Feedbac

- 17.1 We always welcome all reasonable ender Ours is a positive or cause for complaint
- 17.2 All complaints are hand procedure, average respectively.
- 17.3 If you wish to com contact Us in one or
  - 17.3.1 [In writing, address>>;]
  - 17.3.2 [By email, a email addres
  - 17.3.3 [Using Our of form;]
  - 17.3.4 [By contacting choosing op

#### 18. How We Use Your Person

We will only use your pers from <<insert link>> [and C

#### 19. Other Important Terms

- 19.1 We may transfer (a Sale (and under the for example, if We Us in writing. Your Our obligations und who will remain bou
- 19.2 [You may transfer (a to any person to w completed purchasi to that person or g person to provide r the Goods in q evidence>>.]]
- 19.3 You may not transf Terms of Sale (and written permission.
- 19.4 The Contract is bet person or third party enforce any provision 19.2 and any purch

t Clauses above.

tomers and, whilst We always use your experience as a customer of it to hear from you if you have any

ith Our complaints handling policy cation>> and <<insert location>>

of your dealings with Us, please

name and/or position>>, <<insert

me and/or position>> at <<insert

the instructions included with the

<insert telephone number>> [and vhen prompted.]]

# otection)

ut in Our Privacy Policy, available le from <<insert link>>].

and rights under these Terms of to a third party (this may happen, is occurs, you will be informed by is of Sale will not be affected and vill be transferred to the third party

Goodwill Guarantee in Clause 12 ship of the Goods after you have for example, by selling the Goods as a gift). [We may require that they are now the legal owner of nsert examples of acceptable

obligations and rights under these applicable) without Our express ssignment if <<insert reasons>>.

not intended to benefit any other n person or party will be entitled to le. [This is subject to sub-Clause antee has been transferred under that sub-Clause will

19.5 If any of the provision or otherwise unen provision(s) shall be Sale. The remainder

19.6 No failure or delay I Sale means that W of any provision of subsequent breach

19.7 We may revise thes in relevant laws a Terms of Sale as advance notice of the not happy with the Goods you have a (including delivery cancellation.

# 20. [Alternative Dispute Reso

- 20.1 Alternative dispute between a consume
- 20.2 Our ADR provider with how We have name of ADR provided to the control of the
- 20.3 Complaints can be website at <<insert
- 20.4 [<<insert name of A and you may still outcome of the ADF

### 21. Law and Jurisdiction

- 21.1 These Terms and (whether contractual accordance with, the
- 21.2 If you are a consur law in your country away or reduces yo
- 21.3 If you are a consider between you and relationship betwee subject to the juri Northern Ireland, as
- 21.4 If you are a busine the relationship be associated therewit [non] exclusive jur Ireland] [Scotland].

e guarantee.]

le are found to be unlawful, invalid or other authority, that / those the remainder of these Terms of shall be valid and enforceable.

of Our rights under these Terms of and no waiver by Us of a breach means that We will waive any provision.

ne to time in response to changes uirements. If We change these ler, We will give you reasonable details of how to cancel if you are cel, you must return any affected re will arrange for a full refund id within <<insert period>> of your

ers to ways of resolving disputes ing to court.

R provider>>. If you are unhappy you may wish to contact <<insert

ame of ADR provider>> via their

harge you for making a complaint, if you are not satisfied with the

elationship between you and Us e governed by, and construed in es] [Northern Ireland] [Scotland].

any mandatory provisions of the in Sub-Clause 21.1 above takes o rely on those provisions.

ntroversy, proceedings or claim Terms and Conditions, or the contractual or otherwise) shall be of England, Wales, Scotland, or dency.

hing these Terms and Conditions, any matters arising therefrom or otherwise) shall be subject to the of [England & Wales] [Northern