

TERMS AND CONDITIONS FOR USING OUR WEBSITE

Legal

Welcome to our Website. Here, you will find the terms and conditions of use for our website. These terms and conditions of use, together with our Privacy Policy and Cookie Policy (together the **Terms and Conditions**) apply to your use of the domain <u>http://www.tealcompliance.com</u> (the **Website**) and all sub-domains of the Website.

Please read these Terms and Conditions carefully. If you continue to browse and use this Website, you are deemed to have accepted the Terms and Conditions of use, as well as any other specific terms and conditions for content or functionality that may be provided on the Website.

These Terms of Conditions may be subject to change without notice. You are expected to check this page from time to time to take notice of any changes we make, as they are binding on you.

You must be aged 18 or over to use this Website.

General

The Website is provided by Teal Compliance Limited (referred to as "Teal" "us" "our" or "we" in these Terms and Conditions). Teal's registered office is at Office 9, Quebec Offices, Bury Street, Salford, M3 7DU. Our company registration number is 11152076. The term 'you' refers to the user or viewer of our Website.

Availability

Teal will endeavour to ensure that the Website is accessible for 24 hours a day but will not be liable if, for any reason, the Website is unavailable for any time or for any period. Teal has the right to suspend access to or withdraw this Website temporarily or permanently and without notice.

Teal will not be liable for any loss or damage arising in contract, tort or otherwise if the Website is unavailable or suspended for any reason.

Liability

Teal shall not be liable for any loss of use, profits, savings or data or any indirect, special or consequential damages or losses, whether such losses arise in contract, negligence or tort, including without limitation, any losses in relation to your use of, reliance upon or inability to use the Website.

Teal cannot warrant that the Website is free of viruses or technical defects of any description, and accepts no responsibility for any technical problems arising from your use of the Website.

We will not be liable for any loss or damage caused by viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of the Website or to your downloading of any material posted on it or on any website linked to it.

Your use of any information or materials on the Website is entirely at your own risk, for which we shall not be liable. It is your own responsibility to ensure that any products, services or information available through this Website and which you utilise meet your specific requirements.

Trademarks, Copyright and Other Intellectual Property Rights

Teal owns the copyright and all other intellectual property rights existing in the Teal logo and all such rights on or within the Website. This material includes, but is not limited to, the design, layout, look, appearance and graphics.

All such rights are reserved and you may not reproduce the logo without Teal's written consent.

Save as expressly provided on this Website, you are not permitted to download, print, redistribute or extract any information from the Website other than for your personal, non-commercial use and not for any purpose that damages our reputation or takes advantage of it.

You are not permitted to modify or in any way change any of the information available on the Website. You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.

All trademarks reproduced in this Website, which are not the property of, or licensed to the operator, are acknowledged on the Website.

Unauthorised use of this website may give rise to a claim for damages and/or be a criminal offence.

Linking to the Website

You may only link to this Website by obtaining prior written consent from Teal before doing so. Any link must be made in a way that is fair and legal does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

The Website must not be framed on any other website, nor may you create a link to any part of our website other than the Website. Teal reserves the right to withdraw linking permission without notice. Our status (and that of any identified contributors) must always be acknowledged as the authors of material on the Website.

Information and Suitability

The information contained on the Website is provided for information purposes only. We have used reasonable care and skill to ensure that the information contained on the Website is correct and up to date at the date of publication. In addition, because of the nature of the internet, there may be circumstances in which errors occur within the information contained on the Website. Neither we nor any third parties provide any warranty or guarantee as to the accuracy, timeliness, performance, completeness or suitability of the information and materials found or offered on this Website for any particular purpose. You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law.

Reliance on Information Posted

Commentary and other material posted on the Website is not intended to amount to advice on which reliance should be placed. Legal advice from a properly qualified lawyer must be taken by you on any specific legal issue. If you do rely on any information provided on this Website this will be entirely at your own risk.

Teal accepts no responsibility or liability arising from any reliance placed on such materials by you or by any third party who may be informed by any of its contents.

Applicable Law

Teal has established this Website in the United Kingdom. The laws of England and Wales shall govern the use of the Website and in the event of a dispute you irrevocably submit to the exclusive jurisdiction of the English Courts.

Security

Teal will take all reasonable steps to ensure that any information you provide via e-mail and / or via the Website is kept secure, but please remember that, because of the nature of the Internet, the security of emails cannot be guaranteed. Consequently, your privacy of your data in such email correspondence cannot be guaranteed. There is no guarantee that any emails that you send to us will be received by us.

We process information about you in accordance with our Privacy Policy. By using the Website, you consent to such processing in accordance with our Privacy Policy and you warrant that all data provided by you is accurate.

Posting Material

Teal accepts no responsibility or liability to you or any third party in relation to the content or accuracy of any information or materials posted by you onto the Website or any information posted on external websites. IOMA retains the right to remove any information or materials posted by you on the Website if such information or material is or is likely to be offensive, illegal, harmful, or threatening and / or belongs to someone else. Unless otherwise stated any views expressed are of individuals contributors and not of Teal.

Offences / Attacking the Website

You must not misuse the Website by knowingly introducing viruses, trojans, worms or other material which is malicious or harmful. You must not attempt to gain unauthorised access to the Website, the server on which the Website is stored or any server, computer or database connected to the Website.

You must not use the Website for any illegal purpose or in any manner inconsistent with these Terms and Conditions or applicable law; interfere with the proper operation of the Website or take any action which is likely to cause the service provided by the Website to be interrupted or degraded or attempt to gain unauthorised access to our computer system.

We will not be liable for any loss or damage caused by malicious or harmful material that may infect your computer, your computer equipment, computer programs, data or other proprietary material as a result of your use of the Website or as a result of you downloading any material posted on them or downloading any material from any website linked to them.

Links to other websites

Our Website may contain links to other websites of interest which are outside our control, these links are provided for your information only. However, once you have used these links to leave our Website, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and accept no responsibility for them or for any loss or damage that may arise from your use of them. You should read carefully and agree with the terms and conditions of third party websites before using them.

How We Use Cookies

We collect information automatically about your visit to our Website using cookies. Your use of our Website is your consent to our use of cookies. If you do not consent to our use of cookies on the Website, you must stop using the Website.

Teal sends cookies to your computer from the Website. Cookies are pieces of information that a website transfers to your computer's hard disc for record keeping purposes. Cookies can make the Internet more useful to you because they contain information about your preferences on particular websites, which allows website owners to provide more useful features for their users.

Some of the cookies we deploy are essential to make our site work. Other cookies we use help to improve the site content for visitors by showing us how you use our site and also helps to re-target you with promotions when visiting other sites or platforms.

Types of cookie:

There are two types of cookie which we use when you navigate any of our online areas.

Session Cookies – these will be stored on your computer or device for as long as your browsing lasts and is deleted once the browser is closed. These cookies can also be used to validate security or confirm when you are logged in to a secure area.

Persistent Cookies – also known as stored or permanent cookie, these are stored on your computer or device until it expires or when the user deletes it. These cookies are used to re-target products to you on other websites or platforms such as Facebook. They can also be used store preferences when logging on to our website

What These Cookies Are Used For And How We Classify Them?

The International Chamber of Commerce guide to cookie categories for the UK details four categories as follows:

Strictly Necessary – These cookies are essential in order to enable you to move around the website and use its features, such as accessing secure areas of the website.

Performance – These cookies collect information about how visitors use a website, for instance which pages visitors go to most often, and if they get error messages from web pages.

Functionality and profile – These cookies allow the website to remember choices you make (such as your user name, language or the region you are in) and provide enhanced, more personal features.

Targeting – These cookies are used to deliver adverts more relevant to you and your interests on other sites as well as ours. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaigns

Below is a list of where the cookies our site deploys, or related pages on other platforms, come from and how they can be classed:

Where do our cookies come from?

Cookies left by our website - Strictly necessary, Performance

Google Analytics - Performance

Google Adverts - Targeting

We don't use the data gathered through cookies we directly deploy to contact you via post, email or phone.

Information about you is stored in the cookies, which can be accessed whenever you visit that website. Should you wish to refuse to accept cookies or restrict the data that we collect through our tracking software, you can alter your cookies setting in your browser. However, if you choose to alter your cookies setting in your browser you may be unable to access parts of the Website.

If you wish to find more information on cookies then visit <u>www.aboutcookies.org</u>. This site details how you can manage and remove cookies through different browsers. It also carries general information about cookies, how they are used and what for. Mobile users should consult their phone manual or manufacturer website for more details.

Errors and Omissions

If you believe that there may be an error in any of the information that you have submitted via the Website, please email: hello@tealcompliance.com. We will review your records as soon as possible.

Complaints

If you have a complaint in relation to the Website, please contact us at the following address:

Client Services Teal Compliance Limited Office 9 Quebec Offices Bury Street Salford M3 7DU

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