

Website Terms and Conditions

IMPORTANT - PLEASE READ CAREFULLY BEFORE USING THIS WEBSITE

Welcome to our website. The terms and conditions of use set out below apply to the website owned, operated and controlled by The Debt Resolution Forum (DRF) located on the World Wide Web at www.debtresolutionforum.org.uk (the "Website"). Our registered office address is:

Nelson House, Park Road, Timperley, Altrincham, Cheshire, WA14 5BZ.

By using the Website, users are deemed to have full knowledge of the following terms and conditions and to accept them.

The DRF may, at any time change, modify, add to or remove part or all of these terms and conditions. Users should therefore check these terms and conditions periodically to see if they have changed. Continued use of this Website following any change in the terms and conditions will be deemed to constitute the users' acceptance of those changes.

The DRF makes every effort to ensure that the information and data contained on the Website is correct. The DRF, however, accepts no liability and does not guarantee that the information and data provided is up to date, correct and complete. This also applies for all other websites referred to by means of a hyperlink from time to time. The DRF is not responsible for the contents of such websites reached by means of such a link and reserves the right to modify or supplement the information or data provided without prior notice.

Copyright

All materials accessible on this Website are protected by copyright. Users may view Website pages on screen and may print or download extracts for personal use or for use by others within their organisations.

Users may supply a copy of any such extract to any third party provided that:

- the extract is for their own personal use;
- the extract is not supplied as part of or incorporated in another work, website or publication;
- the extract is not supplied either directly or indirectly in return for commercial gain; and
- the third party is made aware that the source of the copy is this website and that these terms and conditions apply equally to them.

No part of this Website may be reproduced, transmitted to, or stored on any other website or in any other form of electronic medium without the DRF's express written consent.

Continuity and Quality of Service

The DRF will use its reasonable endeavours to provide users with a prompt and continuing service. The DRF does not, however, warrant that the service it provides will continue uninterrupted or without delay or that it will remain unchanged. In particular, the DRF reserves the right to bring the Website down as and when necessary for the purposes of maintenance.

Whilst the DRF will use its reasonable endeavours to ensure that the information contained in the Website is correct and reliable, no warranty, either expressed or implied, is given as to the accuracy or completeness of that information.

The Website is intended to provide users with general information relating to the DRF, its various products and services and other financial information which may be of relevance or interest to users. The Website is not intended to provide exhaustive details in respect of any of the issues or matters referred to on it.

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

Links to External Sites

The Website may from time to time contain hypertext links to a number of websites owned, operated and controlled by third parties. The DRF has no control over or proprietary interest in any of these websites and, as such, makes no warranties with regard to the quality, security, accuracy or any other aspect of such sites, and excludes any and all liability arising from use of the same.

Data Protection

The DRF does not collect any personal data through its Website. Users alone decide whether to provide the DRF with such data or not.

Where users of the Website are able to communicate to the DRF personal information via the Website, The DRF shall, at all times, process and utilise such personal information provided in accordance with the Data Protection Act 1998. Only authorised employees, under appropriate confidentiality obligations will have access to users' personal information. If users who have provided the DRF with personal information would like to alter their details or check their accuracy please email us at: info@debtresolutionforum.org.uk

When users visit the Website, information may be saved on users' computers as a "cookie" which is then automatically recognised on the next visit to the Website. Users who do not want the DRF to recognise their computers should set their Internet Browsers so that they delete cookies from the computer hard disk, block all cookies or warn users before saving a cookie.

Conduct

You are prohibited from posting or transmitting to or from this Website any material (including but without limitation):

- (a) that is threatening, defamatory, obscene, indecent, seditious, offensive, pornographic, abusive, liable to incite racial hatred, discriminatory, menacing, scandalous, inflammatory, blasphemous, in breach of confidence, in breach of privacy or which may cause annoyance or inconvenience; or
- (b) for which you have not obtained all necessary licenses and/or approvals; or
- (c) which constitutes or encourages conduct that would be considered a criminal offence, give rise to civil liability, or otherwise be contrary to the law of or infringe the rights of any third party, in the UK or any other country in the world; or
- (d) which is technically harmful (including, without limitation, computer viruses, logic bombs, Trojan horses, worms, harmful components, corrupted data or other malicious software or harmful data).

You may not misuse the Website (including, without limitation, by hacking).

The DRF shall fully co-operate with any law enforcement authorities or court order requesting or directing the Practice to disclose the identity or locate anyone posting any material in breach of the aforementioned conditions.

Enquiries

Whilst every effort is made to ensure that any enquiries submitted are dealt with promptly, The DRF cannot guarantee that queries will always be dealt with within the timescale users may require.

The DRF cannot always guarantee complete confidentiality and would therefore recommend that users do not transmit or include sensitive information, which could be classed as a trade secret, via the Internet.

Disclaimer

The DRF shall not be liable for any third party claims or losses of any nature, including, but not limited to, loss of profits, indirect or consequential loss or loss due to circumstances beyond its reasonable control.

The DRF does not accept any liability for any acts or omissions resulting from users' decisions or opinions formed on the basis of use of the Website

General

These Terms and Conditions are governed by and shall be construed in accordance with English law. Disputes in connection with the Website shall be subject to the jurisdiction of the English Courts.

Feedback

We hope that users will find our Website informative and easy to use. We should be grateful to receive any comments or queries that users have concerning the Website, or any suggestions as to how it could be improved. Please e-mail us at info@debtresolutionforum.org.uk