

## **Terms and Conditions**

### **1. Introduction**

Please read these terms and conditions carefully as they apply to all the pages on this site and use of this site indicates that you accept these terms and conditions. If you do not accept these terms you should not make use of these pages.

We may amend these terms and conditions from time to time by updating this page. A link to the current terms is available on the log in page and on the footer of each page of the site.

Please make sure you understand how it works and its limitations before using it.

### **2. About Us**

This site is provided by Iseran Bidco Ltd a company registered in England and Wales (under registration number: 12273083) whose registered office is at 10 Norwich Street, London, EC4A 1BD (“we” “us” and “our”).

### **3. General disclaimer and terms**

This site is intended to help you understand your pensions options better and make informed choices. We try to ensure that the information is current and correct, but we give no undertaking, representation, warranty or other assurance as to its reliability, currency, accuracy or completeness. No responsibility or liability is accepted for any information, opinions, data, or forecasts given and you should not buy, sell or change products or make investment decisions purely on the basis of any information on the website or projections or models provided. You accept sole responsibility for the accuracy of all data processed using the site and the results obtained from it to the extent that the results depend on the accuracy of the data you input. If you need financial advice you should consult a professional financial adviser.

We try to ensure that the information is current and correct, but we give no undertaking, representation, warranty or other assurance as to its reliability, currency, accuracy or completeness. No responsibility or liability is accepted for any information, opinions, data, or forecasts given. You should consult a professional financial advisor before making any decisions.

We make no warranty or representation that the pages of this site can be accessed at all times. This site may be temporarily unavailable or restricted either in whole or in part. We will not be liable for any loss or damage arising out of or in connection with the loss of the use of this site.

We are not liable for any damages of any kind arising in contract, tort or otherwise and whether direct or indirect in nature from the use of or inability to use this site and its content and tools.

We accept no responsibility for information contained on any other sites which can be accessed from this site, or for these other sites not being available at all times. The links to any other sites are provided for general information purposes only and the sites concerned and their contents are not endorsed or promoted by us in any way, unless otherwise stated. Please note that when you click on any external site link, you will leave our site and access the external site at your own risk.

We do not exclude or limit our liability (if any) to you for:

- personal injury or death resulting from our negligence;

© 2020 Iseran Bidco Ltd. All rights reserved.

- fraud and fraudulent misrepresentation; or
- any matter that it would be illegal for us to exclude or attempt to exclude our liability.

#### **4. Intellectual Property Rights**

We are the owner or the licensee of all intellectual property rights in our site and in the material published on our Site, including but not limited to any concepts, ideas, methods, procedures, processes, know-how, techniques, programs, publications, models, products, templates, technologies, software designs, art work, graphics and information on or described in the Site. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.

You must not modify, reproduce, publically display, perform, distribute or use for any public or commercial purposes without explicit written permission from the appropriate content or material provider (including third-party links).

If you print off, copy or download any part of our site in breach of these terms of use, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

#### **5. Copyright and trade marks**

Copyright in the pages of this site and in the information and material contained in it, is owned by or licensed to Iseran Bidco Ltd, unless otherwise indicated.

Isio Pilot® is registered as a trade mark covering the whole European Community. Certain images used in the pages of this site are reproduced under licence.

## **6. Security and Personal Data**

Isio Pilot respects the requirements of the EU General Data Protection Regulation (GDPR) and the UK Data Protection Act 2018 and compliance with that is detailed in our Privacy Statement.

To use Isio Pilot, you will need to use your email address as your USERID and set up your own password. It is your responsibility to keep your USERID and password secret. In particular, you should not disclose your USERID or password to a third party or allow the Service to be accessed by a third party using your USERID and password.

If you become aware of or suspect any unlawful or unauthorised use of your USERID and password you must immediately contact us on 0800 033 4006 (Monday to Friday excluding Bank Holidays 9.00-18.00).

Any data that you enter while using Isio Pilot will be stored for when you return. As such, you must ensure you log out fully when you leave the Isio Pilot especially if you are using a public computer or you intend to leave your computer unlocked or unattended for any length of time.

At our sole discretion we may bar the use of your USERID and password due to security or other concerns or for administration purposes. We will inform you as soon as reasonably possible of such action.

## **7. Computer misuse**

You should use virus detection and protection measures when accessing this site. We will not be liable for any loss or damage resulting from any attack by a third party on our systems or for any computer virus or other malicious or technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of this site.

## **8. Downloads**

Any software, multimedia files, images, documents and other material made available on this site; are downloaded at your own risk. We accept no liability for any problems with your computer that may arise as a result.

## **9. Your use of this site**

You may not use this website for any purpose that is unlawful or prohibited by these terms and conditions.

## **10. Governing Law**

Any contractual and non-contractual obligations and other matters arising from or connected with these terms and conditions or the site are governed by English law.

The courts of England and Wales have exclusive jurisdiction to settle any dispute which may arise out of or in connection with these terms and conditions.

© 2020 Iseran Bidco Ltd. All rights reserved.

Version 1.1 – February 2020