

1. These Terms and Conditions of Use ("the Terms and Conditions") are binding on all persons that access the website located at www.reclaimunfairbankcharges.org.uk without qualifications or exceptions. By entering the Website, the user of this Website ("the User") agrees to be bound by and shall be deemed to have accepted these Terms and Conditions, which the User acknowledges to have read and understood. If the User does not agree to any of the Terms and Conditions, the User may not enter, view or make use of the Website.
2. The owners, webmasters and authors of www.reclaimunfairbankcharges.org.uk ("Smart Financing") reserve the right to make any changes to the Website, its content and/or services offered through the Website at any time and without notice.
3. User generated content published on the Website reflects the views of visitors to the Website and does not necessarily constitute the opinion of Smart Financing nor does it constitute legal or other professional advice on any subject matter.
4. The Website may contain links to other websites. www.reclaimunfairbankcharges.org.uk includes these links solely as a convenience to you, and the presence of such a link does not imply a responsibility for the linked site or an endorsement of the linked site, its operator, or its contents (exceptions may apply). www.reclaimunfairbankcharges.org.uk has no control over such websites, does not review their content and will not be liable for their content or accuracy. The User accesses such websites at the User's own risk and discretion.
5. The Website is owned by Smart Financing and the User acknowledges that Smart Financing or its licensors are the proprietors of all intellectual property subsisting in, pertaining to or used on the Website including, without limitation, patents, inventions, copyright, trade marks, goodwill and trade secrets.
6. Permission is given for the downloading and temporary storage of one or more of these pages for the purpose of viewing on a personal or business computer. Our documents are absolutely free for business and personal use and for that purpose may be printed. The contents of this site are protected by copyright under international conventions and, apart from the permission stated, the reproduction or retransmission of the contents of this site are prohibited without the prior written consent of www.reclaimunfairbankcharges.org.uk. That also means that the content may not be uploaded to community sites or forums and may not be published in any form whatsoever.
7. The User makes use of this Website at the User's own risk.
8. Notwithstanding anything to the contrary contained in these Terms and Conditions, Smart Financing shall have no liability for any loss, damage, cost, claim or penalty of whatsoever nature, including but not limited to indirect and consequential damages and loss of profits, however arising out of or in connection with these Terms and Conditions or the Website and whether caused

- by latent or patent defects in the Website, the use of the Website and information contained on the Website or otherwise.
9. The User hereby indemnifies Smart Financing and holds it harmless against any and all liability, loss, damage, penalty, cost or claim of whatsoever nature suffered by any third party in relation to any act or omission by the User or the User's members, employees, representatives, agents or assigns or any third party in relation to the Website and the use thereof by the User, and/or arising from the provisions of these Terms and Conditions.
 10. The User assumes all responsibility and risk for the use of the Website and Smart Financing disclaims all liability for any loss, injury, damage, cost, penalty or claim resulting from the use of the Website, whether direct or indirect, and whether or not Smart Financing has been advised of or has knowledge of the possibility of such loss, injury, damage, cost, penalty or claim resulting from the use of the Website, whether direct or indirect.
 11. Smart Financing shall not incur any liability to the User or any other person or entity associated with the User for any compensatory, indirect, incidental, special, consequential damages whatsoever, including but not limited to, loss of revenue or profit, commercial or economic loss, even if www.insolvencybankruptcy.co.uk has been advised of such damage or loss, or such damage or loss was reasonably foreseeable.
 12. Information on this site is not legal advice and should never be considered so. We accept no liability for any wording or information provided on this site or others.

Your use of this site indicates acceptance of the above.