

## **Website disclaimer**

### **(1) Introduction**

This disclaimer governs your use of our website; by using our website, you accept this disclaimer in full. If you disagree with any part of this disclaimer, you must not use our website.

### **(2) Intellectual property rights**

Unless otherwise stated, we or our licensors own the intellectual property rights in the website and material on the website. Subject to the licence below, all these intellectual property rights are reserved.

### **(3) Licence to use website**

You may view, download for caching purposes only, and print pages from the website for your own personal use, subject to the restrictions below.

You must not:

- (a) republish material from this website (including republication on another website);
- (b) sell, rent or otherwise sub-license material from the website;
- (c) show any material from the website in public;
- [(d) reproduce, duplicate, copy or otherwise exploit material on our website for a commercial purpose;
- [(e) edit or otherwise modify any material on the website; or
- [(f) redistribute material from this website

### **(4) Limitations of warranties and liability**

Whilst we endeavour to ensure that the information on this website is correct, we do not warrant its completeness or accuracy; nor do we commit to ensuring that the website remains available or that the material on the website is kept up-to-date.

To the maximum extent permitted by applicable law we exclude all representations, warranties and conditions relating to this website and the use of this website (including, without limitation, any warranties implied by law of satisfactory quality, fitness for purpose and/or the use of reasonable care and skill).

Nothing in this disclaimer (or elsewhere on our website) will exclude or limit our liability for fraud, for death or personal injury caused by our negligence, or for any other liability which cannot be excluded or limited under applicable law.

Subject to this, our liability to you in relation to the use of our website or under or in connection with this disclaimer, whether in contract, tort (including negligence) or otherwise, will be limited as follows:

- (a) to the extent that the website and the information and services on the website are provided free-of-charge, we will not be liable for any loss or damage of any nature;
- (b) we will not be liable for any consequential, indirect or special loss or damage;
- (c) we will not be liable for any loss of profit, income, revenue, anticipated savings, contracts, business, goodwill, reputation, data, or information.

## **(5) Variation**

We may revise this disclaimer from time-to-time. The revised disclaimer will apply to the use of our website from the date of the publication of the revised disclaimer on our website. Please check this page regularly to ensure you are familiar with the current version.

## **(6) Entire agreement**

This disclaimer together with our Terms & Conditions constitutes the entire agreement between you and us in relation to your use of our website, and supersedes all previous agreements in respect of your use of this website.

## **(7) Law and jurisdiction**

This disclaimer will be governed by and construed in accordance with English law, and any disputes relating to this disclaimer will be subject to the exclusive jurisdiction of the courts of England and Wales.

## **(8) Registrations and authorisations**

Philippa Charman registered with **The Association of Chartered Certified Accountants**. My professional title is **FCCA** and it has been granted in the United Kingdom. I am subject to the [*RULES*] which can be found at <http://rulebook.accaglobal.com>.

I subscribe to the following code[s] of conduct: **ACCA**. This code can be consulted electronically at <http://rulebook.accaglobal.com> under section 3

Our VAT number is 939 6518 75

## **(9) My details**

The full name of my company is Charman Financial Management Limited

Registered in England under registration number 6631818

Registered address is : Oyez Company Services, Oyez House, 7 Spa Road, London SE16 3QQ

You can contact me by email to [philippa@charmanfinancialmanagement.co.uk](mailto:philippa@charmanfinancialmanagement.co.uk)

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