



Terms of Use

Introduction

You should read these terms and conditions carefully before using this website (the **Site**). References in these terms and conditions to the Site relates to the website www.creditopl.com and all associated web pages. If you do not agree with or accept any of these terms and conditions, you should cease using the Site immediately. If you have any questions about the Site, please contact us using the details shown below:

Email: info@creditopl.com Monday-Friday: 8am to 4pm

Please note that no sale of services takes place on this website. Any agreement to provide legal services will be governed by separate terms of business and conditions in addition to these terms and will be provided to you separately.

About us

Credito Plc is registered with Companies House in the United Kingdom

Availability, accessibility and conditions of use

While we make every effort to ensure that the Site is available, we do not represent, warrant or guarantee in any way the Site's continued availability at all times or uninterrupted use by you of the Site. We reserve the right to suspend or cease the operation of the Site from time to time at our sole discretion.

We seek to make the Site as accessible as possible. If you have any difficulties using the Site, please contact us at info@creditopl.com and/or use the website accessibility tools. If you would like these Terms in another format (for example: audio, large print, braille) please contact us using the contact details at the top of this page.

As a condition of your use of the Site, you agree:

- not to use the Site for any purpose that is unlawful under applicable law, or prohibited by these terms and conditions; and
- not to defame or disparage anybody in a manner which is obscene, derogatory or offensive; and
- to be responsible for ensuring that your use of the Site is consistent with all applicable laws and regulations.



We reserve the right to prevent or suspend your access to the Site if you do not comply with any part of these terms and conditions or any applicable law.

Your privacy and personal information

Your privacy and personal information are important to us. Any personal information that you provide to us will be dealt with in line with our privacy policy, which explains what personal information we collect from you, how and why we collect, store, use and share such information, your rights in relation to your personal information and how to contact us and supervisory authorities in the event you have a query or complaint about the use of your personal information.

Our privacy policy is available at [privacy policy](#).

Cookies and other information-gathering technologies

We use necessary cookies to make our site work. Cookies are small text files placed on your device when you use our website. Necessary cookies enable core functionality such as security, network management, and accessibility. You may disable these by changing your browser settings, but this may affect how the website functions. For more detailed information about the cookies we use, please see our [Cookie policy](#)

We'd also like to set optional [cookies] to help us to improve our website by collecting and reporting information on how you use it. These cookies collect information in an anonymous form. We won't set optional cookies unless you enable them. For more information on how these cookies work, please see our [Cookie policy](#)

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The Site is for your personal and non-commercial use. You may not modify, copy, distribute, transmit, display, revise, perform, reproduce, publish, license, deep-link, create derivative works from, transfer, or sell any information or content obtained from the Site unless expressly authorised by us.

Any intellectual property rights (including without limitation all patents, copyright, database rights and trademarks (whether registered or unregistered)) subsisting in any content or material on the Site belong to us and/or our licensors. All rights are reserved for the benefit of ourselves and/or our licensors. Nothing in these terms and conditions grants you any rights in the Site or the content within the Site.



Disclaimers

While we use reasonable efforts to include accurate and up-to-date information on the Site, we do not represent, warrant or promise (whether express or implied) that any information is or remains accurate, complete and up to date, or fit or suitable for any purpose. Any reliance you place on the information on the Site is at your own risk. Nothing in these terms and conditions shall operate to prejudice any mandatory statutory requirement or your statutory rights.

Content on the Site is provided for your general information purposes only and to inform you about us and our products and news, features, services and other websites which may be of interest. It does not constitute technical, financial, or legal advice or any other type of advice and should not be relied on for any purposes.

Hyperlinks and third-party sites

The Site may contain hyperlinks or references to external third-party websites. Any such hyperlinks or reference is provided for your convenience only. We have no control over third-party websites and accept no responsibility for any content, material or information contained in them. The display of any hyperlink and reference to any third-party website does not constitute an endorsement of such third party's website, products or services. Your use of a third-party site may be governed by the terms and conditions of that third-party site.

Equality and diversity

We are committed to promoting equality and diversity in all our dealings with clients, third parties and employees. Please contact us if you would like a copy of our Equality and diversity policy.

Warranties and limitation of liability

You agree that your use of the Site is on an 'as is' and 'as available' basis. Consequently, we make no representations, warranties, conditions or other terms (whether express or implied) in relation to the provision of the Site, including without limitation as to completeness, accuracy and currency or any content and information on the Site, or as to satisfactory quality, or fitness for particular purpose.

To the maximum extent permitted by applicable law and our professional obligations, we exclude all liability (whether arising in contract, tort, breach of statutory duty or otherwise) which we may otherwise have to you as a result of:

- any error or inaccuracies in any information or material within or relating to the Site;
- the unavailability of the Site for whatsoever reason; and



- any representation or statement made on the Site.

Under no circumstances shall we be liable to you for any loss or damage suffered (including without limitation direct or indirect losses) arising from your use of, or reliance on, the Site.

We do not exclude or limit our liability for death or personal injury arising from our negligence, for any fraudulent misrepresentation made by us on the Site or for any other statutory rights which are not capable of being excluded.

Indemnity

If you are in breach of any of these terms and conditions, you agree to indemnify and hold us harmless in respect of any costs, expenses, claims, proceedings, actions, losses, damages or liabilities incurred by us in relation to or arising from such a breach.

Variation

We reserve the right to vary these terms and conditions from time to time without notifying you. By continuing to use and access the Site you agree to be bound by any variation made by us. It is your responsibility to check these terms and conditions from time-to-time to verify such variations.

Governing law and jurisdiction

These terms and conditions are governed and construed in accordance with the laws of England and Wales and you consent to the exclusive jurisdiction of their courts.

Complaints

Please see our Complaints procedure