

# Terms and Conditions

## Astranti Financial Training

### Terms and Conditions

These terms and conditions comprise the agreement pursuant to which Strategic Business Coaching Ltd, trading under the name 'Astranti', provides study material and online courses to the customer. In purchasing materials provided by Strategic Business Coaching Ltd the customer has indicated they have accepted these terms and conditions.

From here on, 'you' means any customer of Strategic Business Coaching Ltd. "Study Materials" means the materials provided by Strategic Business Coaching Ltd, which may be downloaded from the Website or accessed and viewed on the Website. 'Website' means [www.astranti.com](http://www.astranti.com). "Member" means a registered user of our online membership system for customers to access their free and paid for material.

#### 1 Payment terms

1.1 The fees for study material and courses are displayed on the various sections of this website next to the corresponding products and are quoted in pounds sterling, inclusive of VAT.

1.2 Strategic Business Coaching Ltd reserves the right to change the fees for its products and courses from time to time, without prior notification.

1.3 Strategic Business Coaching Ltd accepts no responsibility for technical or security problems with third party payment service providers.

1.4 If you are paying by bank transfer, Strategic Business Coaching Ltd will issue you with your paid for material only after the transaction has cleared.

1.5 Where the employer has agreed to pay, full payment is due within 30 days of the date of invoice, or within the due date specified on the invoice.

1.6 Strategic Business Coaching Ltd reserves the right to refuse admission to a course if full payment is not received prior to the start date of the course.

1.7 Strategic Business Coaching Ltd will not store any of your credit/debit card information.

1.8 You must notify Strategic Business Coaching Ltd if another person makes a purchase on your behalf.

1.9 For the three installment case study course payment, the first installment will be taken from your account on the day of purchase. The second and third installment payments will be automatically taken using the same payment method during the second and third month after the first payment. For example, if the course was first purchased on the 1<sup>st</sup> April 2019, then the second and third payments would be automatically taken on the 1<sup>st</sup> May and the 1<sup>st</sup> June.

## 2 Study Materials

### 2.1 General

2.1.1 All study material including but not limited to, study texts, mock exams, chapter questions, and pre-seen analysis are supplied to the customer by Strategic Business Coaching Ltd.

2.1.2 Study materials are non transferable between customers.

2.1.3 Individuals may reproduce study material if it is for their own private study use only. Reproduction by any means for any other purpose is prohibited.

2.1.4 Strategic Business Coaching Ltd must be notified of any queries, complaints, delivery failures within 14 days.

2.1.5 Purchases of Strategic Business Coaching Ltd's study materials are non-refundable with the exception of a delivery failure unless specified otherwise on the website.

2.1.6 All free material provided by Astranti is for use by individuals only and must not be sold. Free material has no cash value.

2.1.7 Strategic Business Coaching Ltd reserve the right to change the free material it provides without prior notice.

### 2.2 Objective Test Study Materials

#### 2.2.1 Objective Test Study Texts

i. Customers will be given access to their Study Texts immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing the Study Texts please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.

ii. Purchases of Study Texts are non-refundable

iii. The Study Texts are available for one year from payment

iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the Study Texts. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.

v. It is the responsibility of the customer to ensure the selected Study Text they are purchasing is appropriate for their needs.

vi. If you have paid in advance for a Study Text that has yet to be released, Strategic Business Coaching Ltd will inform you of the date it will be available. The Study Text will be available in your account from that date.

vii. Strategic Business Coaching Ltd will ensure that all Study Texts are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.

viii. Strategic Business Coaching Ltd reserves the right to restrict printing or download of any of their Study Texts.

### **2.2.2 Objective Test Tuition Videos**

i. Customers will be given access to their Tuition Videos immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing their Tuition Videos please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.

ii. Purchases of Tuition Videos are non-refundable

iii. The Tuition Videos are available for one year from payment

iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the Tuition Videos. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.

v. It is the responsibility of the customer to ensure the selected Tuition Videos they are purchasing is appropriate for their needs.

vi. If you have paid in advance for Tuition Videos that have yet to be released, Strategic Business Coaching Ltd will inform you of the date they will be available. The Tuition Videos will be available in your account from that date.

vii. Strategic Business Coaching Ltd will ensure that all Tuition Videos are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.

viii. Strategic Business Coaching Ltd reserves the right to restrict the download of any of their Tuition Videos.

### **2.2.3 Objective Test Exam Practice Kits**

i. Customers will be given access to Exam Practice Kits immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing the Exam Practice Kits please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.

ii. Purchases of Exam Practice Kit papers are non-refundable

iii. The Exam Practice Kits are available for one year from payment

iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the Exam Practice Kits. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.

v. It is the responsibility of the customer to ensure the selected Exam Practice Kits they are purchasing is appropriate for their needs.

vi. If you have paid in advance for Exam Practice Kits that have yet to be released, Strategic Business Coaching Ltd will inform you of the date it will be available. The Exam Practice Kits will be available in your account from that date.

vii. Strategic Business Coaching Ltd will ensure that all Exam Practice Kits are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.

viii. Strategic Business Coaching Ltd reserves the right to restrict printing or download of their Exam Practice Kits.

#### **2.2.4 Objective Test Mock Exams**

i. Customers will be given access to Mock Exam papers immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing the Mock Exam papers please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.

ii. Purchases of Mock Exam papers are non-refundable.

iii. Mock Exams are available for one year from payment.

iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the Mock Exam papers. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.

v. It is the responsibility of the customer to ensure the selected Mock Exam they are purchasing is appropriate for their needs.

vi. If you have paid in advance for a Mock Exam that has yet to be released, Strategic Business Coaching Ltd will inform you of the date it will be available. The Mock Exam will be available in your account from that date.

vii. Strategic Business Coaching Ltd will ensure that all Mock Exams are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.

viii. Strategic Business Coaching Ltd reserves the right to restrict printing or download of any of their Mock Exam materials.

#### **2.2.5 Objective Test Masterclass Recordings**

i. It is the responsibility of the customer or person making the purchase to ensure that the masterclasses are appropriate for their needs.

ii. Purchases of Masterclass Recordings are non-refundable

iii. The Masterclass will be available for 6 months from payment.

iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the masterclass recordings. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.

v. Strategic Business Coaching Ltd reserves the right to restrict the download of any of their recordings.

### 2.2.6 Objective Test Courses

- i. It is the responsibility of the customer or person making the booking to ensure that the selected Courses are appropriate for their needs.
- ii. If the customer wishes to cancel their Objective Test Course they may do so provided notice is given within 7 days from the date of purchase. The customer will be provided with a full refund.
- iii. The Objective Test Course materials will be available for one year with the exception of the masterclass which will be available for a 6 month period.
- iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems accessing the course portal.
- v. Strategic Business Coaching Ltd reserves the right to restrict access to online content at any time.
- vi. Strategic Business Coaching Ltd does not accept responsibility for registering customers with professional bodies or entries for the relevant exams.

### 2.2.7 Objective Test Revision Notes

- i. Customers will be given access to their Revision Notes immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing the Revision Notes please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.
- ii. Purchases of Revision Notes are non-refundable
- iii. The Revision Notes are available for one year from payment
- iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the Revision Notes. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.
- v. It is the responsibility of the customer to ensure the selected Revision Notes they are purchasing is appropriate for their needs.
- vi. If you have paid in advance for a Revision Notes that has yet to be released, Strategic Business Coaching Ltd will inform you of the date it will be available. The Revision Notes will be available in your account from that date.
- vii. Strategic Business Coaching Ltd will ensure that all Revision Notes are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.
- viii. Strategic Business Coaching Ltd reserves the right to restrict printing or download of any of their Revision Notes.

## 2.3 Case Study Study Materials

### 2.3.1 Case Study Study Texts

- i. Customers will be given access to their Study Texts immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing the Study Texts please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.
- ii. Purchases of Study Texts are non-refundable
- iii. The Study Texts are available for one year from payment
- iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the Study Texts. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.
- v. It is the responsibility of the customer to ensure the selected Study Text they are purchasing is appropriate for their needs.
- vi. If you have paid in advance for a Study Text that has yet to be released, Strategic Business Coaching Ltd will inform you of the date it will be available. The Study Text will be available in your account from that date.
- vii. Strategic Business Coaching Ltd will ensure that all Study Texts are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.
- viii. Strategic Business Coaching Ltd reserves the right to restrict printing or download of any of their Study Texts.

### 2.3.2 Case Study Course Videos

- i. Customers will be given access to their Course Videos immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing their Course Videos please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.
- ii. Purchases of Course Videos are non-refundable
- iii. The Course Videos are available for one year from payment
- iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the Tuition Videos. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.
- v. It is the responsibility of the customer to ensure the selected Course Videos they are purchasing is appropriate for their needs.
- vi. If you have paid in advance for Course Videos that have yet to be released, Strategic Business Coaching Ltd will inform you of the date they will be available. The Course Videos will be available in your account from that date.

vii. Strategic Business Coaching Ltd will ensure that all Course Videos are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.

viii. Strategic Business Coaching Ltd reserves the right to restrict the download of any of their Course Videos.

### **2.3.3 Case Study Ethics Pack**

i. Customers will be given access to their Ethics Pack immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing their Ethics Pack please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.

ii. Purchases of Ethics Packs are non-refundable

iii. The Ethics Pack are available for one year from payment

iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the Ethics Pack. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.

v. It is the responsibility of the customer to ensure the selected Ethics Pack they are purchasing is appropriate for their needs.

vi. If you have paid in advance for Ethics Packs that have yet to be released, Strategic Business Coaching Ltd will inform you of the date they will be available. The Ethics Pack will be available in your account from that date.

vii. Strategic Business Coaching Ltd will ensure that all Ethics Packs are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.

viii. Strategic Business Coaching Ltd reserves the right to restrict printing or download of any of their Ethics Packs.

### **2.3.4 Case Study Mock Exams**

i. Customers will be given access to Mock Exam papers immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing the Mock Exams please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.

ii. Purchases of Mock Exam papers are non-refundable

iii. Mock Exams will be available in your account for up to three months (until the end of the current exam period).

iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to downloading or viewing the Mock Exam papers. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.

- v. It is the responsibility of the customer to ensure the selected mock exam they are purchasing is appropriate for their needs.
- vi. If you have paid in advance for a Mock Exam that has yet to be released, Strategic Business Coaching Ltd will inform you of the date it will be available. The Mock Exam will be available in your account from that date.
- vii. Strategic Business Coaching Ltd will ensure that all Mock Exams are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.
- viii. Strategic Business Coaching Ltd reserves the right to restrict printing or download of any of their Mock Exam materials.

#### **2.3.5 Case Study Mock Marking and Feedback**

- i. Completed exam scripts must be submitted at least 5 days before the next exam sitting to ensure they are returned with Marking and Feedback. We can not guarantee marking of any script submitted after that date.
- ii. Marking and Feedback can only be given on mock exams purchased that include Marking and feedback in the description.
- iii. Marking and Feedback is non-transferable across exam sittings.
- iv. Strategic Business Coaching Ltd reserves the right to refuse marking on the grounds of illegible handwriting.
- v. Strategic Business Coaching Ltd accepts no responsibility in the failure to receive completed exam scripts.
- vi. Mock Exam script must be submitted at least 5 days before the start of the CIMA Case Study Exam period. Mock Exams submitted after this period will not be marked.
- vii. Marking and feedback is non-refundable if the service is paid for but not used.
- viii. Marking and feedback products do not give access to mock exams. Mock exams and marking and feedback must be purchased as stand alone products.

#### **2.3.6 Case Study Pre-seen Materials - Pre-seen Analysis, Strategic Analysis, Top 10 Issues and Industry Analysis**

- i. Customers will be given access to the Pre-seen Materials immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing the pre-seen materials please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.
- ii. Purchases of Pre-seen Materials are non-refundable
- iii. The Pre-seen Materials will be available in your account for up to three months (until the end of the current exam period).



- iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to downloading or viewing the Pre-seen Materials. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.
- v. It is the responsibility of the customer to ensure the selected Pre-seen Material they are purchasing is appropriate for their needs.
- vi. If you have paid in advance for Pre-seen Materials that are yet to be released, Strategic Business Coaching Ltd will inform you of the date it will be available. The pre-seen materials will be available in your account from that date.
- vii. Strategic Business Coaching Ltd will ensure that the Pre-seen Materials are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.
- viii. Strategic Business Coaching Ltd reserves the right to restrict printing or download of any of their Pre-seen Materials.

### **2.3.7 Case Study Live Masterclasses**

- i. It is the responsibility of the customer or person making the booking to ensure that the selected Masterclass is appropriate for their needs.
- ii. If the customer wishes to cancel a Masterclass they may do so provided notice is given more than 5 days from the date of start of the Masterclass, in which case the full fee will be refunded.
- iii. The case study course online Masterclass recording will be available only until the end of the exam sitting and not after.
- iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the masterclass recordings. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.
- v. Strategic Business Coaching Ltd reserves the right to restrict access to online content at any time.

### **2.3.8 Case Study Course**

- i. It is the responsibility of the customer or person making the booking to ensure that the selected Courses are appropriate for their needs.
- ii. If the customer wishes to cancel their Course they may do so provided notice is given within 14 days from the date of purchase. The customer will be provided with a full refund.
- iii. All case study course online resources will be available only until the end of the exam sitting for which the course is purchased, regardless of stand alone product expiry periods.
- iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems accessing the course portal.
- v. Strategic Business Coaching Ltd reserves the right to restrict access to online content at any time.
- vi. Course deferral
  - (a) Customers on a full Course for the next exam sitting may defer until a future sitting within the next 12 months provided they give at least 28 days notice prior to the date of the exam and they have not used

any of the services on current Course. An additional £50.00 administration fee will be charged to the customer on restarting a course at a later date.

(b) Courses can be deferred up to a maximum of 1 year after the deferral date.

(c) Strategic Business Coaching Ltd does not accept responsibility for registering customers with professional bodies or entries for the relevant exams.

### **2.3.9 Case Study Competency Packs**

i. Customers will be given access to their Competency Packs immediately after payment via our online system, where they will be made available in your account. In the event of a problem in accessing the Study Texts please contact [enquiries@astranti.com](mailto:enquiries@astranti.com) immediately and we will aim to resolve the issue within 2 working days.

ii. Purchases of Competency Packs are non-refundable

iii. The Competency Packs are available for one year from payment

iv. Strategic Business Coaching Ltd accepts no responsibility for technical problems related to viewing the Competency Packs. Please refer to our Help page or contact [enquiries@astranti.com](mailto:enquiries@astranti.com) with any problems you may have.

v. It is the responsibility of the customer to ensure the selected Competency Packs they are purchasing is appropriate for their needs.

vi. If you have paid in advance for a Competency Pack that has yet to be released, Strategic Business Coaching Ltd will inform you of the date it will be available. The Competency Pack will be available in your account from that date.

vii. Strategic Business Coaching Ltd will ensure that all Competency Packs are made available to view on a wide variety of devices with typical technical settings for those devices. It is the responsibility of the customer to ensure their device meets the technical requirements for accessing any online materials. Strategic Business Coaching Ltd accepts no responsibility in the event that online materials are unable to be opened or viewed by a customer due to technical issues.

viii. Strategic Business Coaching Ltd reserves the right to restrict printing or download of any of their Competency Packs.

## **3 Pass Guarantee**

3.1 The Strategic Business Coaching Ltd pass guarantee ensures case study course members who satisfy all the course criteria to the required specification, and then go on to fail the case study exam, can study the case study course for the next season for no extra fee.

3.2 A detailed list of requirements course members must fulfill to ensure they get a pass guarantee for the Strategic Business Coaching Ltd case study course can be found on our website.

3.3 Strategic Business Coaching Ltd reserves the right to deny a pass guarantee under reasonable and fair conditions, to course members who do not fulfill the requirements found under the pass guarantee terms and conditions.

3.4 No cash or equivalent refund will be given in the event that a customer is unable to attend an equivalent course for any reason.

3.5 The pass guarantee can be deferred up to a maximum of 7 months after failing the exam. As soon a student on pass guarantee signs up on a new course, they must then meet all pass guarantee terms on that course to continue to remain on the pass guarantee scheme.

3.6 Pass guarantee forms must be submitted within one week after the exam.

#### **4. Members Area**

4.1 All Strategic Business Coaching Ltd Material is available through our online membership system on [www.astranti.com](http://www.astranti.com). Strategic Business Coaching Ltd will not provide hard copies of its study materials.

4.2 Strategic Business Coaching Ltd Member Passwords, Usernames and associated email addresses are for individuals only. Strategic Business Coaching Ltd reserves the right to restrict access to users that share their usernames and passwords without permission.

4.3 Occasionally Strategic Business Coaching Ltd may need to make changes to the membership system. During this time users may not be able to access free and paid for materials. Strategic Business Coaching Ltd shall not be liable for any consequential or indirect loss, that occurs due to any members access being restricted during these periods.

#### **5 Intellectual Property**

5.1 All intellectual property rights in all materials and online resources supplied by Strategic Business Coaching Ltd are expressly reserved. Any unauthorised duplication, publication or distribution is prohibited.

5.2 The customer agrees to fully indemnify Strategic Business Coaching Ltd in respect of any infringement of intellectual property.

#### **6 Liability**

6.1 The liability of Strategic Business Coaching Ltd for direct losses arising out of their negligence (other than in respect of liability of death or personal injury), breach of contract or any other cause of action arising out of or in connection with this agreement is limited to the value of monies received from the customer (or their employer) for the course.

6.2 Strategic Business Coaching Ltd shall not be liable for any consequential or indirect loss, howsoever arising.

#### **7 Data protection**

7.1 The customer agrees to allow Astranti to retain information and use it to:

- communicate with the customer to perform their obligations under this agreement;
- to inform customers about their courses, products and services which may be of interest;
- provide feedback to customers to perform their progress and exam performance;
- communicate with the customer's employer regarding their progress, results and attendance.

7.2 Customers have the right to receive details of personal information held about them.

#### **8 Validity**

8.1 If any provision of this agreement is held to be invalid or unenforceable the remaining provisions shall not be affected and shall be carried out as closely as possible according to the original intent.

## **9 Jurisdiction**

9.1 This agreement shall be governed and construed in accordance with the law of England and the parties submit to the exclusive jurisdiction of the English courts for the determination of disputes arising under this agreement.

## **10 Credit/Debit Card Policy**

10.1 We do not store credit/debit card details.