



website terms & conditions

These terms and conditions govern your use of our website. By using our website, you agree to these terms and conditions in full. If you disagree with any part of these terms and conditions you must not use our website.

Our website uses cookies. By using our website and agreeing to these terms and conditions, you consent to our use of cookies in accordance with the terms of our privacy policy and our cookies policy.

licence to use website

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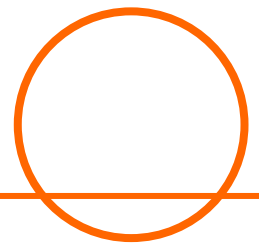
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- sell, rent or sub-license material from our website;
- show any material from our website in public;
- reproduce, duplicate, copy or otherwise exploit material on our website for a commercial purpose;
- redistribute material from our website.

acceptable use

In using our website, you agree that you will not:

- Use our website in any way that causes, or may cause, damage to our website or impairment of the availability or accessibility of our website.
- Use our website in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity.
- Use our website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any malicious computer software.



- Conduct any systematic or automated data collection activities on or in relation to our website.
 - Use our website to transmit or send unsolicited commercial communications.
 - Use our website for any purposes related to marketing.
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limited warranties

Our website is not, and should not be interpreted in any form as, an offer to buy or sell any investments, securities or other products or services. The information and opinions provided on our website are for guidance only and are not intended to provide investment, tax, legal or accounting advice to you.

The information and opinions have been compiled in good faith and should not be relied on as authoritative or definitive. We do not provide any representation or warranty, express or implied, as to their accuracy or completeness. Our website, its content, information and opinions should not be used as the basis of any decision nor as a recommendation or suitability of the products and services referred to on our website.

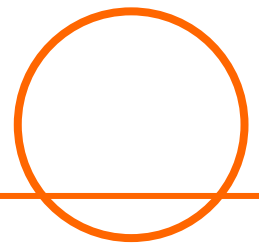
You are strongly recommended to seek professional financial or specialist advice before making any decision to apply for one of our products.

limitations and exclusions of liability

Nothing in these terms and conditions will limit or exclude our or your liability for fraud or fraudulent misrepresentation; limit any of our or your liabilities in any way that is not permitted under applicable law; or exclude any of our or your liabilities that may not be excluded under applicable law.

The limitations and exclusions of liability set out in this Section and elsewhere in these terms and conditions are subject to the preceding paragraph and govern all liabilities arising under these terms and conditions or in relation to the subject matter of these terms and conditions, including liabilities arising in contract, in tort (including negligence) and for breach of statutory duty.

To the extent that our website and the information and services on our website are provided free of charge, we will not be liable for any loss or damage of any nature.



indemnity

You hereby indemnify us and undertake to keep us indemnified against any losses, damages, costs, liabilities and expenses (including, without limitation, legal expenses and any amounts paid by us to a third party in settlement of a claim or dispute on the advice of our legal advisers) incurred or suffered by us arising out of any breach by you of any provision of these terms and conditions, or arising out of any claim that you have breached any provision of these terms and conditions.

breaches

Without prejudice to our other rights under these terms and conditions, if you breach these terms and conditions in any way, we may take such action as we deem appropriate to deal with the breach, including suspending your access to our website, prohibiting you from accessing our website, blocking computers using your IP address from accessing our website, contacting your internet service provider to request that they block your access to our website and/or bringing court proceedings against you.

hypertext links

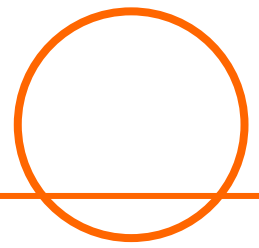
Certain hypertext links in our websites may lead you to websites which are not under our control. When you follow these, you may leave our website. These links are provided for your convenience and do not represent any endorsement or recommendation by us.

We accept no responsibility or liability for the content of any website to which a hypertext link exists and we accept no responsibility or liability for any loss arising from any actions or activities relating to such websites.

No links may be created to our website without our prior written consent.

variation

We may revise these terms and conditions from time to time. Revised terms and conditions will apply to the use of our website from the date of publication of the revised terms and conditions on our website.



assignment

We may transfer, sub-contract or otherwise deal with our rights and/or obligations under these terms and conditions without notifying you or obtaining your consent.

You may not transfer, sub-contract or otherwise deal with your rights and/or obligations under these terms and conditions.

severability

If a provision of these terms and conditions is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect. If any unlawful and/or unenforceable provision would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

exclusion of third party rights

These terms and conditions are for the benefit of you and us and are not intended to benefit any third party or be enforceable by any third party. The exercise of our and your rights in relation to these terms and conditions is not subject to the consent of any third party.

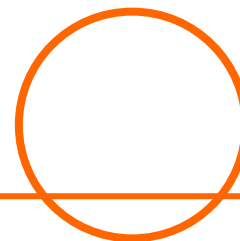
entire agreement

These terms and conditions, together with our Privacy Policy and Cookie Policy, constitute the entire agreement between you and us in relation to your use of our website and supersede all previous agreements in respect of your use of our website.

law & jurisdiction

Our website is intended for use only by those who can access it from within the United Kingdom. The products and services detailed in our website are generally only available to companies and individuals based in the United Kingdom, and to individuals who have the right to contribute to, or be a member of, a United Kingdom registered pension scheme.

These terms and conditions will be governed by and construed in accordance with the laws of England and Wales. Any disputes relating to these terms and conditions will be subject to the exclusive jurisdiction of the courts of England and Wales.



our details

Registered & Head Office

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Pencoed
CF35 5PY

E-Mail: admin@voyagerpensions.com

Telephone: 01656 334222

Company Number 12599428

Voyager Pensions Limited. Registration Number 12599428.
Registered & Head Office: 15 Penybont Road, Pencoed CF35 5PY

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