

CleverLaw.co.uk Terms of Business

1. Introduction

1.1. These are the terms and conditions which we supply our CleverLaw.co.uk service. The service provides individually created: letters; documents; and forms which are prepared for you and published and uploaded into your Clever Law account or portal. From your account or portal you can email or send these letters and documents directly to third parties.

1.2. Please read these terms carefully before you subscribe to our CleverLaw.co.uk service. These terms tell you who we are, how we provide our services to you, and other important information. In these terms “We”, “Our” and “Us” means “CleverLaw.co.uk” and “You” and “Your” means any person who: accesses; uses; or subscribes to our services.

2. Information about Us and How to Contact Us

2.1. CleverLaw.co.uk is 'Clever Business and Consumer Solutions' FZ-LLC company registration number RAKEZ20202085 licence number 47003948 a company incorporated in the UAE and with head office on the 8th Floor, The Offices 4, One Central World Trade Center, Dubai.

2.2. You can contact us by completing an online contact form on our web site, or by writing to us at our head office address or by sending us an email to info@CleverLaw.co.uk

2.3. By subscribing to our services you are providing specific consent for us to notify you of any updates to your account by: SMS; telephone; or email on the: mobile number; email address; or phone number you provided when you subscribed to our service. We will need to do this to notify you of any documents or correspondence we have prepared for you in line with your subscription that is ready for you to use. We may also use these contact methods to communicate with you after your subscription ends. For further information please refer to our Privacy Policy.

3. Our Contract with You

3.1. Our contract commences when you: complete our online subscription form; enter your debit or credit card and pay your first months subscription of £39.99; and e-sign these terms of business.

4. Specific Services

4.1. We provide and prepare a wide-range of individually commissioned content including letters, claim forms, refund requests, and other legally based documents. Our service is not a purely digital service. A skilled member of our team will compile and create documents or legal letters you request: based on your requirements; or based on previous correspondence with a third party.

4.2. Many of our documents are based on U.K law, however, our CleverLaw.co.uk service does not in any way provide any: legal advice; financial advice; debt counselling; debt advise; or taxation advice. You use our service at your own accord.

4.3. Once the document or correspondence is created and uploaded to your online portal you are solely responsible for using all of our letters or documents. You use these at your own risk. We accept no liability.

4.4. As a subscriber to our service you will be provided with a CleverLaw.co.uk email address which will enable you to send and receive correspondence to third parties. One of our highly skilled experts will prepare and create documents or letters at your request.

4.5. If you are using our CleverLaw.co.uk to create correspondence for an ongoing dispute or specific situation such as dealing with creditors and arranging a reduced repayment plan then correspondence will be created based upon incoming correspondence received through your CleverLaw.co.uk email

address. You will be sent a text and email to inform you that correspondence is ready for your review and approval.

5. Our Rights to Make Changes

5.1. We may change the services:

- a) To reflect changes in relevant laws and regulatory requirements; and
- b) To implement minor technical adjustments and improvements. These changes will not affect your use of the services.

5.2. We may periodically update our CleverLaw.co.uk content and service, however, we will always notify you of changes if they affect you.

6. Monthly Subscription Fees – Direct Debit & Continuous Payment Authority

6.1. Our subscription fee is £39.99 each month and that payment is directly for the creation of individually commissioned letters and documents created for you to use. If we intend to change the price, or terms of our CleverLaw.co.uk service, we will always provide you with at least 30 days notice by email or in writing.

6.2. The monthly subscription fee will usually be taken by Continuous Payment Authority or Direct Debit payment. You agree that we can attempt to take payment for our monthly subscription charge via the credit or debit card you have registered with us. By signing this you are providing us with specific consent for us to debit your card with a Continuous Payment Authority.

6.4. Bank holiday and weekend payment dates:

- a) if your subscription fee payment date falls on a non working day, this will be taken on the prior working day to this date.
- b) However, if your subscription fee payment date falls on a non working day that falls at the beginning of a calendar month, this will be taken on the following working day to this date.

7. Suspension and Termination of Service

7.1. We may immediately suspend or terminate your access to any of our services if:

- a) any payment that you owe is declined, rejected or reversed for any reason during your subscription period; or
- b) you breach any of these Terms and Conditions; or
- c) we have reasonable grounds for suspecting fraud or misuse of our services.

7.2. You will not be entitled to any refund if we suspend or terminate your service.

8. Providing the Services – Portal Access And Password

8.1. Following successful completion of our on-line application form, you will be provided with a password PIN code which will enable you to access your CleverLaw.co.uk portal. You must treat this pin code as confidential. You must not disclose it to any third party.

8.2. We have the right to disable any user access to your CleverLaw.co.uk portal if in our reasonable opinion you have failed to comply with any of the provisions of these terms of use.

8.3. If you know, or suspect that anyone other than you knows your user identification code or password, you must immediately notify us at info@CleverLaw.co.uk.

8.4. We are not responsible for delays outside our control. If our supply of the service is delayed by an event outside our control, then we will contact you as soon as possible to let you know and we will take steps to minimise the effect of the delay. Provided we do this we will not be liable for delays caused by the event.

9. Permitted Use

9.1. The Permitted Use is subject to the following exceptions and restrictions:

- a) You will not sell any of the individually commissioned content (or any part thereof) to any third parties; or
- b) You will not distribute any of the individually commissioned content (or any part thereof) to third parties for sale or for resale, or free of charge; or
- c) You will not use any of the any of the individually commissioned content (or any part thereof) for any purpose which rivals or competes with us; or
- d) You will not rent, lease, sub-licence or loan any of the any of the individually commissioned content (or any part thereof) to any third parties.

9.2. Subject to the payment of your monthly subscription fee subject to the restrictions above you shall be granted a non-exclusive perpetual licence to use any of the forms, letters and/or documents created as part of your individually commissioned content; You are permitted to print and make backup copies on your own personal computer; and to maintain and retain a copy, we do not accept any responsibility whatsoever, if you modify, adapt, merge, translate, disassemble, or make derivative works based upon any of our forms, letters or documents.

9.3. Failure to comply with our above Permitted Use requirements will result in the automatic termination of your subscription.

10. Your Rights to End/ Cancel Your Subscription

10.1. You can cancel your subscription by changing your mind about subscribing to our services within 14 days (beginning the day after the day on which you made your first monthly subscription payment and E-signed these terms) and we will provide you with a refund of any fee(s) paid.

10.2. Thereafter you can cancel our service by providing us with 30 days' notice of your wish to cancel your subscription. You are obliged to continue paying your subscription costs during this time even if you do not use our services during this period.

10.3. If you choose to cancel your subscription you will not be entitled to receive a refund for any of the payments you made. If you do not access the CleverLaw.co.uk portal or commission us to create any individual content we may automatically terminate your subscription after three months.

11. How to End the Contract with Us (including if you have changed your mind)

11.1. To end the contract with us, please let us know by doing one of the following:

- a) Email us at info@CleverLaw.co.uk. Please provide your name, home address and email address along with request to cancel your subscription.
- b) By logging into your portal or online account at www.CleverLaw.co.uk and clicking on the intention to end our contract.

In either case we will acknowledge your request and confirm your subscription end date within one business day.

12. If there is a problem with the service

12.1. If you have any questions or complaints about the service please let us know by completing a form within your online account or portal, or by writing to us at info@CleverLaw.co.uk.

12.2. We will aim to resolve your complaint within 24 hours. If we are not able to do so, we will provide you with an acknowledgement. After we have had an opportunity to investigate your concerns, we will issue you with a final response within 28 days.

13. How We May Use Your Personal Information

13.1. We will use the personal information you provide to us:

- a) to supply our services to you; and market for a select number of appropriate services, where you have given express consent for us to do so.
- b) to process your payments for the services.

13.2. As the Internet is not a secure medium of communication, CleverLaw.co.uk cannot guarantee the security of any information you send to us by email. We will not be responsible for any damages you, or others may suffer as a result of the loss of confidentiality of any such information. We always endeavour to use latest technology to ensure your online account is secure.

13.3. We will process your information in accordance with our Privacy Policy, please refer to our full Privacy Policy for further information.

13.4. You may be provided with information about services from carefully selected third party providers. You can choose to opt-out of receiving such information anytime by contacting us with the subject 'opt out' to opt-out@Cleverlaw.co.uk.

14. No Reliance on Information

14.1. Although we make reasonable efforts to update the information on our web site and content that is created for you in your online account, we make no representations, warranties or guarantees, whether express or implied, that the content on our site is accurate, complete or up-to-date.

15. Limitation of our Liability

15.1. We are not a firm of solicitors and our services are not an alternative to seeking professional legal advice and representation. We recommend that if you are in doubt or do not understand any of the individually commissioned letters or documents that you should always consult a solicitor before proceeding. If you are using any debt or finance related documents please note that we do not provide any type of debt adjusting or debt counselling services or provide any type of financial or taxation advice.

15.2. Nothing in these terms excludes our liability for death or personal injury arising from our negligence, or our fraud or fraudulent misrepresentation.

15.3. To the extent permitted by law, we exclude all conditions, warranties, representations or other terms which may apply to our site or any content on it, whether express or implied. We will not be liable to any user for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:

- a) use of, or inability to use, our site; or
- b) use of or reliance on any content displayed on our site.

15.4. Please note that we only provide our CleverLaw.co.uk services to U.K consumers or businesses. We may offer: U.S.A; Canadian; and Australian residents a similar service but with different and specific terms, You agree not to use our site for any commercial re-sale, and we have no liability to subscribers for any: loss of profit; loss of business; business interruption; or loss of business opportunity.

15.5. We assume no responsibility for the content of websites linked on our site. Such links should not be interpreted as endorsement by us of those linked websites. We will not be liable for any loss or damage that may arise from your use of them.

15.6. For further information about your legal rights and how they may be affected by these Terms and Conditions including this section on our liability to you, we advise you to contact your local Citizens Advice Bureau or consult a solicitor.

16. Intellectual Property Rights

16.1. We are the owner of all intellectual property rights on our site, and in the material published on it along with the individually commissioned content created in the online portal. All our works are protected by copyright laws and treaties around the world. All such rights are reserved.

17. Changes to These Terms

17.1. We may change these terms at any time by publishing revised or new terms on this website. By using this website and purchasing our service after we change the terms, you accept the revised terms and will be bound by them. The changes will take effect when they are posted on the cleverlaw.co.uk website.

18. Governing Law and Tax

18.1. The terms of your online account, and subscription shall be governed by English law. VAT is calculated and accounted for in the UAE, which is deemed to be the place of supply for: the documents; and correspondence; and the entire CleverLaw.co.uk service. For the purposes of VAT all of the documents and correspondence are considered to be individually commissioned content and the CleverLaw.co.uk service is not a digital service.