

# **Terms and Conditions**

**Terms and conditions for the provision of services to customers by Challenge Life Ltd. The services provided by Challenge Life Ltd, to which these terms and conditions relate, are set out below. Users accept our terms and conditions by entering into a verbal or written contract with us. These terms and conditions may be changed or updated at any time. Challenge Life Ltd hereby grants you access to its services, conditional upon your agreement to accept to indemnify us and not hold us liable for the result foreseeable of any actions you may take based on the services we provide.**

## **Consultancy, training, advice and information disclaimer**

The services we provide are designed to give impartial advice on employment matters to employers, employees and service users. Information has been revised up to the date of the latest update.

Legal information is provided for guidance only and should not be regarded as an authoritative statement of the law, which can only be given by the courts. Legal considerations must be looked at in the light of the particular circumstances and it may be wise to seek legal advice.

## **Linking to third party websites and services**

Challenge Life Ltd is neither responsible for, nor necessarily endorses, the content of external websites linked from the company website.

Challenge Life Ltd mainly provides website links to organisations which provide information to help people deal with related issues.

## **Virus protection**

We make every effort to check and test material at all stages of production. It is always wise for you to run an anti-virus program on all material downloaded from the internet. We cannot accept any responsibility for any loss, disruption or damage to your data or your computer system which may occur whilst using material derived from the company website.

## **Booking sessions**

### **Confirmation of booking**

A booking refers to a training session, a consultation appointment, video conference hosting and any other services we provide. Your booking will not be confirmed until Challenge Life Ltd has received your booking form and payment. The quickest and

simplest way to book is by debit or credit card. This ensures your booking is received by Challenge Life Ltd the same day.

Alternatively you can print out a booking form and post it, along with a cheque made payable to Challenge Life Ltd. If you choose this method of booking, please ensure you allow time for the booking to be received by Challenge Life Ltd and for confirmation instructions to be sent out to you. We accept payments in British Sterling Pound

### **Availability**

All bookings are subject to availability.

### **Refunds and transfers**

- We can only give refunds or transfer services to another event for cancellations received at least 14 days before the original date of service agreed
- For refunds proof of payment will be required
- In the case of training sessions, substitute delegates are welcome at any time

### **Cancellations**

We reserve the right to cancel or postpone services in the event of unforeseeable circumstances.

In the case of training, we reserve the right to cancel or postpone events if there is an insufficient number of delegates to ensure a high quality training experience or if a trainer is ill.

In the event that Challenge Life Ltd cancels or postpones a service, we will refund your fees but not any other expenses.

## **Challenge Life Ltd training materials and research documents**

Challenge Life Ltd training materials and research documents must be fully paid for before they will be despatched. Payment can be made online by credit/debit card or by cheque (crossed and made payable to Challenge Life Ltd).

Normal delivery is within five working days of payment. Our priced Express Delivery Service for the majority of mainland UK delivers orders the following working day if placed before 3pm on a working day.

We can only accept returns if returned to Challenge Life Ltd within 28 working days in good order.

## **Privacy and security**

Any information you transmit to us through the website will not be disclosed to any third party without your express permission.

Also, all online are directed to SagePay Payment Gateway Services to ensure the security of such information.