

Legals

Terms & Conditions

PLEASE READ THESE TERMS AND CONDITIONS BEFORE USING THIS WEBSITE

The terms and conditions of use set out below apply to the website yourdebt-expert.co.uk (the "Website"). This Website is a trading style of Creditfix Limited and is owned, operated and controlled by Creditfix Limited ("Creditfix"). The Website is intended for use by residents of the United Kingdom of Great Britain and Northern Ireland only. By using the Website, users are deemed to have full knowledge of the following terms and conditions and to accept them.

Copyright

All information accessible on this Website is protected by copyright. Users may view Website pages on screen and may print or download extracts for personal use or for use by others within their organisations.

Users may supply a copy of any such extract to any third party provided that:

- the extract is for their own personal use;
- the extract is not supplied as part of or incorporated in another work, website or publication;
- the extract is not supplied either directly or indirectly in return for commercial gain; and
- the third party is made aware that the source of the copy is this website and that these terms and conditions apply equally to them.

No part of this Website may be reproduced, transmitted to, or stored on any other website or in any other form of electronic medium without Creditfix's express written consent.

Continuity and quality of service

Creditfix will use its reasonable endeavours to provide users with a prompt and continuing service. Creditfix does not, however, warrant that the service it provides will continue uninterrupted or without delay or that it will remain unchanged. In particular, Creditfix reserves the right to bring the Website down as and when necessary for the purposes of maintenance.

Whilst Creditfix will use its reasonable endeavours to ensure that the information contained in the Website is correct and reliable, no warranty, either express or implied, is given as to the accuracy or completeness of that information.

The Website is intended to provide users with general information relating to Creditfix, its various products and services and other financial information which may be of relevance or interest to users. The Website is not intended to provide exhaustive details in respect of any of the issues or matters referred to on it. In particular, information generated via the Creditfix Analyser tool on the Website is intended to be considered as a high-level indicator only and should be treated by users as non-binding guidance.

Prior to making any decision or taking any action which may potentially affect users' personal finances or business, users are urged to take independent advice from suitably qualified advisors.

Links to external sites

The Website may from time to time contain hypertext links to a number of websites owned, operated and controlled by third parties. Creditfix has no control over or proprietary interest in any of these websites and, as such, makes no warranties with regard to the quality, security, accuracy or any other aspect of such sites, and excludes any and all liability arising from use of the same.

Data protection

The protection of users' personal data takes top priority for Creditfix and Creditfix does not collect any personal data through its Website without users' consent. Users alone decide whether to provide Creditfix with such data or not.

Where users of the Website are able to communicate to Creditfix personal information via the Website, Creditfix shall, at all times, process and utilise such personal information provided in accordance with the Data Protection Act 1998. Only authorised employees, under appropriate confidentiality obligations will have access to users' personal information. If users who have provided Creditfix with personal information would like to alter their details or check their accuracy, please email us at: enquiries@Creditfix.co.uk

Upon access to the Website, information is occasionally collected automatically (i.e., not through a registration), whereby this information cannot be assigned to a specific person (e.g., Internet browser and operating system used; domain name of the website from where users arrived; number of visits, average dwell time, pages called up). Creditfix uses this information to determine the activity of the Website and improve its content.

When users visit the Website, information may be saved on users' computers as a "cookie" which is then automatically recognised on the next visit to the Website. Users who do not want Creditfix to recognise their computers should set their Internet Browsers so that they delete cookies from the computer hard disk, block all cookies or warn users before saving a cookie.

Enquiries

Whilst every effort is made to ensure that any enquiries submitted are dealt with promptly, Creditfix cannot guarantee that queries will always be dealt with within the timescale users may require.

Creditfix cannot always guarantee complete confidentiality and would therefore recommend that users do not transmit or include sensitive information, which could be classed as a trade secret, via the Internet.

Disclaimer

Creditfix shall not be liable for any third party claims or losses of any nature, including, but not limited to, loss of profits, indirect or consequential loss or loss due to circumstances beyond its reasonable control.

Creditfix does not accept any liability for any acts or omissions resulting from users' decisions or opinions formed on the basis of use of the Website

Creditfix may, at any time change, modify, add to or remove part or all of these terms and conditions. Users should therefore check these terms and conditions periodically to see if they have changed. Continued use of this Website following any change in the terms and conditions will be deemed to constitute the users' acceptance of those changes.

Creditfix makes every effort to ensure that the information and data contained on the Website is correct. Creditfix, however, accepts no liability and does not guarantee that the information and data provided is up to date, correct and complete. This also applies for all other websites referred to by means of a hyperlink from time to time. Creditfix is not responsible for the contents of such websites reached by means of such a link and reserves the right to modify or supplement the information or data provided without prior notice.

General

These Terms and Conditions are governed by and shall be construed in accordance with English law. Disputes in connection with the Website shall be subject to the jurisdiction of English Courts.

Feedback

We hope that users will find our Website informative and easy to use. We should be grateful to receive any comments or queries that users have concerning the Website, or any suggestions as to how it could be improved. Please e-mail us at enquiries@Creditfix.co.uk

Please also read the Your Debt Expert Privacy Policy [here](#) for information regarding our general business and website usage terms and conditions.