



## **Website terms and conditions**

We are Oxbury Bank Plc registered in England and Wales, Company Number 11383418 at The Steam Mill, Steam Mill Street, Chester CH3 5AN. 'Oxbury' is the trademark of Oxbury Bank Plc.

Please read the following terms, conditions and disclaimers carefully before using our site. In these terms of use, "our site" means [www.oxbury.com](http://www.oxbury.com). By accessing this site, you agree to be bound by the terms. If you do not accept these terms, then you must not use this site.

Throughout these terms when we refer to 'you' or 'your' we mean each person accessing this site. When we refer to 'we', 'us' and 'our' we mean Oxbury Bank Plc.

### **Terms of Use:**

These terms govern your use of our site, and by using our site, you agree to be bound them.

The site and its content are provided for general information only and is not intended to be taken as advice on any decisions you may take.

We try to make sure that the information on our site is current although we make no representations, warranties or guarantees, either express or implied, that the content of our site is accurate, complete or up to date. We may, therefore, update or modify the content and suspend or discontinue this site (or any part of it) or your access to it, at any time without notice and for any reason. We may amend these terms at any time by updating this page. Please check it from time to time to review any changes we could make, as they are binding on you if you continue to use the site.

### **Accessing Our Site:**

Our site is made available to you free of charge. We do not guarantee that it, or any content on it, will always be available or uninterrupted. We are not liable to you if, for any reason, our site is unavailable at any time or for any period. We may suspend or terminate operation of the site at any time as we see fit.

You are responsible for making sure that everyone that accesses our site through your internet connection is aware of the terms of use and other applicable terms and conditions, and that they comply with them.

Our site and its content is designed solely for use in the United Kingdom. Our site is not intended for distribution to, or access or use by, any person in any other locations.

You must not i) knowingly introduce viruses or other contaminants on to this site; ii) gain, or attempt to gain, unauthorised access to this site or our computer systems; or iii) post or transmit any material that is threatening, illegal, defamatory, abusive or offensive.

We do not guarantee that our site will be secure or free from bugs or malware. You are responsible for configuring your information technology, computer programmes and platform to access our site and for your own virus protection software.

Content is provided for your general information purposes only and to inform you about us and our products and news, features, services and other websites that may be of interest. It does not constitute technical, financial or legal advice or any other type of advice and should not be relied on for any purposes.

### **Intellectual Property Rights:**

Oxbury Bank plc is the owner or licensee of all intellectual property rights contained on our site and in the material published on it. You may use the content for your own personal information for non-commercial purposes and you may reproduce content in hard copy. You must not modify the paper or digital copies of this site, or transmit this site or any content or link this site to any other website.

### **Privacy and Products:**

By agreeing to be bound by these terms, you agree to be bound by our Privacy Policy which is available here.

All of our products and services are also subject to separate terms and conditions which govern their use ('other terms'). In the event of any conflict between other terms and these terms, the other terms will take priority over these terms.



**Law applying to these terms:**

These terms are governed by English law. You and we agree that the courts of England and Wales will have exclusive jurisdiction.

**Exclusions and limitations of liability:**

The site only complies with UK laws. You should use this site only from the UK. The products and services on our site are only available to UK residents.

These terms do not exclude or limit our liability for death or personal injury arising from our negligence, or our fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by English law.

We exclude all conditions, warranties, representations or other terms which may apply to our site or any content on it, expressed or implied, to the extent permitted by law.

You access and use this site at your own risk. We are not liable for any loss or damage, even if foreseeable, which you may suffer in connection with; i) use of, or inability to use, our site; or ii) use of, or reliance on any content displayed on our site.

If you are a business user, please note that specifically, we will not be liable for any direct or indirect: i) loss of profits, sales, business or revenue; ii) business interruption; iii) loss of anticipated savings; iv) loss of business opportunity, goodwill or reputation; or v) consequential loss or damage.