

IMPORTANT LEGAL NOTICE

This notice applies to the entire contents of this website under the domain name www.direct2mortgages.co.uk ("the Website"). Please read the terms and conditions carefully before using this website. Please note that using this website indicates that you have accepted these terms. If you do not accept these terms and conditions, do not use this website.

This notice is issued by David Corry t/a Direct Mortgages ("the Owner").

1. INTRODUCTION

1.1 By accessing any part of this Website, you shall be deemed to have read and accepted the terms of this legal notice in full. If you do not accept the terms of this legal notice in full, you must leave this Website immediately.

1.2 The Owner may revise this legal notice at any time by updating this posting. You should check this Website from time to time to review the then current legal notice, because it is binding on you. Certain provisions of this legal notice may be amended or superseded by expressly designated legal notices or terms located on particular pages at this Website.

2. VISITOR MATERIAL AND CONDUCT

2.1 Any material you transmit or post to this Website shall be considered non-confidential. The Owner and its designees shall be free to copy, disclose, distribute, incorporate and otherwise use such material and all data, images, sounds, text and other things embodied therein for any and all commercial or non-commercial purposes. for the non-commercial purposes of promoting and running the Website in accordance with our Mission Statement. The Owner will not use any material transmitted or posted to this Website for commercial purposes without first obtaining consent from the contributor of the relevant material.

2.2 You warrant that you have the necessary rights to post or transmit the material which you post or transmit to the Website.

2.3 You are prohibited from posting or transmitting to or from this Website any material:

(a) that is threatening, defamatory, obscene, indecent, seditious, offensive, pornographic, abusive, liable to incite racial hatred, discriminatory, menacing, scandalous, inflammatory, blasphemous, in breach of confidence, in breach of privacy or which may cause annoyance or inconvenience; or

(b) for which you have not obtained all necessary licenses and/or approvals; or

(c) which constitutes or encourages conduct that would be considered a criminal offence, give rise to civil liability, or otherwise be contrary to the law of or infringe the rights of any third party, in the UK or any other country in the world; or

(d) which is technically harmful (including, without limitation, computer viruses, logic bombs, Trojan horses, worms, harmful components, corrupted data or other malicious software or harmful data);

(e) which injures any third party and/or their intellectual property rights.

2.4 You may not misuse the Website (including, without limitation, by hacking).

2.5 The Owner shall fully co-operate with any law enforcement authorities or court order requesting or directing the Owner to disclose the identity or locate anyone posting any material in breach of paragraph 2.3 or paragraph 2.4 above.

2.6 The Owner shall have the right (at its absolute discretion and without obligation to provide notice of any kind) to remove and/or delete any material posted or transmitted to the Website which it believes at its absolute discretion falls within the categories described in paragraph 2.3 above.

3. COPYRIGHT

3.1 Unless otherwise stated, the copyright and other intellectual property rights in this Website are owned by the Owner or its licensors. For the purposes of this legal notice, any use of extracts from this Website is prohibited. If you breach any of the terms in this legal notice, your permission to use this Website automatically terminates and you must immediately destroy any downloaded or printed extracts from this Website.

4. SERVICE ACCESS

4.1 While the Owner endeavours to ensure that this Website is normally available 24 hours a day, the Owner shall not be liable if for any reason this Website is unavailable at any time or for any period.

4.2 Access to this Website may be suspended temporarily and without notice in the case of system failure, maintenance or repair or for reasons beyond the Owner's control.

5. LINKS TO AND FROM OTHER WEBSITES

5.1 Links to third party websites on this Website are provided solely for your convenience. Links that are posted or transmitted by any of the Visitors to this Website are not the responsibility of the Owner. If you use these links, you leave

this Website. The Owner has not reviewed all of these third party websites and does not control and is not responsible for these websites or their content or availability. The Owner therefore does not endorse or make any representations about them, or any material found there, or any results that may be obtained from using them. If you decide to access any of the third party websites linked to this Website, you do so entirely at your own risk.

5.2 If you would like to link to this Website, you may only do so on the basis that you link to, but do not replicate, the home page of this Website, and subject to the following conditions:

(a) you do not remove, distort or otherwise alter the size or appearance of the David Corry t/a Direct Mortgages logo;

(b) you do not create a frame or any other browser or border environment around this Website;

(c) you do not in any way imply that the Owner is endorsing any products or services other than its own;

(d) you do not misrepresent your relationship with the Owner nor present any other false information about the Owner;

(e) you do not otherwise use any David Corry t/a Direct Mortgages trade marks displayed on this Website without express written permission from the Owner;

(f) you do not link from a website that is not owned by you; and

(g) your website does not contain content that is distasteful, offensive or controversial, infringes any intellectual property rights or other rights of any other person or otherwise does not comply with all applicable laws and regulations.

5.3 The Owner expressly reserves the right to revoke the right granted in paragraph 5.2 for breach of these terms and to take any action it deems appropriate.

5.4 You shall fully indemnify the Owner for any loss or damage suffered by the Owner for breach of paragraph 5.2.

6. DISCLAIMER

6.1 While the owner endeavours to ensure that the information on this website is correct, you acknowledge that the website contains third party material in addition to the owner's own and therefore the owner does not warrant the accuracy and completeness of any material on this website. the owner may make changes to the material on this website at any time without notice. the material

on this website may be out of date, and the owner makes no commitment to update such material.

6.2 The material on this website is provided “as is”, without any conditions, warranties or other terms of any kind. accordingly, to the maximum extent permitted by law, the owner provides you with this website on the basis that the owner excludes all representations, warranties, conditions and other terms which but for this legal notice might have effect in relation to this website.

7. LIABILITY

7.1 the owner, any other party (whether or not involved in creating, producing, maintaining or delivering this website), and any of the owner’s officers, directors, employees or agents of any of them, exclude all liability and responsibility for any amount or kind of loss or damage that may result to you or a third party (including without limitation, any direct, indirect, punitive or consequential loss or damages, or any loss of income, profits, goodwill, data, contracts, use of money, or loss or damages arising from or connected in any way to business interruption, and whether in tort (including without limitation negligence), contract or otherwise) in connection with this website in any way or in connection with the use, inability to use or the results of use of this website, any websites linked to this website or the material on such websites, including but not limited to loss or damage due to viruses that may infect your computer equipment, software, data or other property on account of your access to, use of, or browsing this website or your downloading of any material from this website or any websites linked to this website.

7.2 Nothing in this legal notice shall exclude or limit the Owner’s liability for:

(a) death or personal injury caused by negligence (as such term is defined by the Unfair Contract Terms Act 1977); or

(b) fraud; or

(c) any liability which cannot be excluded or limited under applicable law.

8. GOVERNING LAW AND JURISDICTION

This legal notice shall be governed by and construed in accordance with English law. Disputes arising in connection with this legal notice shall be subject to the exclusive jurisdiction of the English courts.