



### **Genius Trading & Consulting Ltd. Terms and Conditions**

In engaging the company's services or using any information product supplied by Genius Trading & Consulting Ltd or its subsidiary brands you are deemed to have read and agreed to the following terms and conditions:

The following terminology applies to these Terms and Conditions, Privacy Statement and Disclaimer Notice and any or all Agreements: "Client", "You" and "Your" refers to you, the person accessing this site/advisory documents /service and accepting the Company's terms and conditions. "The Company", "Ourselves", "We" and "Us", refers to our Company. "Party",

"Parties", or "Us", refers to both the Client and ourselves, or either the Client or ourselves. All terms refer to the offer, acceptance and consideration of payment necessary to undertake the process of our assistance to the Client in the most appropriate manner, whether by formal meetings of a fixed duration, or any other means, for the express purpose of meeting the Client's needs in respect of provision of the Company's stated services/products, in accordance with and subject to, prevailing English Law. Any use of the above terminology or other words in the singular, plural, capitalisation and/or he/she or they, are taken as interchangeable and therefore as referring to same.

### **Privacy Statement**

We are committed to protecting your privacy. Authorized employees within the company on a need to know basis only use any information collected from individual customers. We constantly review our systems and data to ensure the best possible service to our customers. Parliament has created specific offences for unauthorised actions against computer systems and data. We will investigate any such actions with a view to prosecuting and/or taking civil proceedings to recover damages against those responsible

### **Confidentiality**

Client records are regarded as confidential and therefore will not be divulged to any third party, other than associates of Genius Trading & Consulting unless legally required to do so to the appropriate authorities. Clients have the right to request sight of, and copies of any and all Client Records we keep, on the proviso that we are given reasonable notice of such a request. Clients are requested to retain copies of any literature issued in relation to the provision of our services. Where appropriate, we shall issue Client's with appropriate written information or copies of records as part of an agreed contract, for the benefit of both parties.

We will not sell, share, or rent your personal information to any third party. Any emails sent by this Company will only be in connection with the provision of agreed services and products or to highlight information we think would be of value to you.

**Disclaimer**

## Exclusions and Limitations

The information on this web site/advisory documents is provided on an "as is" basis. To the fullest extent permitted by law, this Company:

- excludes all representations and warranties relating to this site/advisory documents and its contents or which is or may be provided by any affiliates or any other third party, including in relation to any inaccuracies or omissions in this site/advisory documents and/or the Company's literature; and
- excludes all liability for damages arising out of or in connection with your use of this site/advisory documents. This includes, without limitation, direct loss, loss of business or profits (whether or not the loss of such profits was foreseeable, arose in the normal course of things or you have advised this Company of the possibility of such potential loss), damage caused to your computer, computer software, systems and programs and the data thereon or any other direct or indirect, consequential and incidental damages.

This Company does not however exclude liability for death or personal injury caused by its negligence. The above exclusions and limitations apply only to the extent permitted by law. None of your statutory rights as a consumer are affected.

**Payment**

Cash or Personal Cheque with Bankers Card, Bankers Draft or BACS Transfer are all acceptable methods of payment. Our Terms are payment in full within 14 days unless agreed in writing at the time the agreement between client and company is made. All goods remain the property of the Company until paid for in full. Monies that remain outstanding by the due date will incur late payment interest at the rate of 2% above the prevailing Bank of England's base rate on the outstanding balance until such time as the balance is paid in full and final settlement. Defaults made on monthly payments will be recovered to the value of the full amount for the project.

We reserve the right to seek recovery of any monies remaining unpaid sixty days from the date of invoice via collection Agencies and/or through the Small Claims Court in the event that the outstanding balance does not exceed £3000. In such circumstances, you shall be liable for any and all additional administrative and/or court costs.

Returned cheques will incur a £25 charge to cover banking fees and administrative costs. In an instance of a second Returned cheque, we reserve the right to terminate the arrangement and, if agreed to, we shall insist on future cash transactions only. Consequently, all bookings and/or transactions and agreements entered into will cease with immediate effect until such time as any and all outstanding monies are recovered in full.

**Cancellation Policy**

Minimum 24 hours' notice of cancellation required prior to the start of any work. Notification for instance, in person, via email, SMS and/or fax, or any other means will be accepted subject to

confirmation in writing. We reserve the right to levy a £30 charge to cover any subsequent administrative expenses.

### **Termination of Agreements and Refunds Policy**

Both the Client and ourselves have the right to terminate any Services Agreement for any reason, including the ending of services that are already underway. No refunds shall be offered, where a Service is deemed to have begun and is, for all intents and purposes, underway. Any monies that have been paid to us which constitute payment in respect of the provision of unused Services, shall be refunded.

### **Availability**

Unless otherwise stated, the services featured on this site/advisory documents are only available within the United Kingdom, or in relation to postings from the United Kingdom. All advertising is intended solely for the United Kingdom market. You are solely responsible for evaluating the fitness for a particular purpose of any downloads, programs and text available through this site/advisory documents. Redistribution or republication of any part of this site/advisory documents or its content is prohibited, including such by framing or other similar or any other means, without the express written consent of the Company. The Company does not warrant that the service from this site/advisory documents will be uninterrupted, timely or error free, although it is provided to the best ability. By using this service you thereby indemnify this Company, its employees, agents and affiliates against any loss or damage, in whatever manner, howsoever caused.

### **Log Files**

We use IP addresses to analyse trends, administer the site/advisory documents, track user's movement, and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information. Additionally, for systems administration, detecting usage patterns and troubleshooting purposes, our web servers automatically log standard access information including browser type, access times/open mail, URL requested, and referral URL. This information is not shared with third parties and is used only within this Company on a need-to-know basis. Any individually identifiable information related to this data will never be used in any way different to that stated above without your explicit permission.

### **Cookies**

Like most interactive web site/advisory documents this Company's site/advisory documents [or ISP] uses cookies to enable us to retrieve user details for each visit. Cookies are used in some areas of our site/advisory documents to enable the functionality of this area and ease of use for those people visiting. Some of our affiliate partners may also use cookies.

Links from this site/advisory documents

We do not monitor or review the content of other party's site/advisory documents which are linked to from this site/advisory documents. Opinions expressed or material appearing on such site/advisory documents is not necessarily shared or endorsed by us and should not be regarded as the publisher of such opinions or material. Please be aware that we are not responsible for the

privacy practices, or content, of these site/advisory documents. We encourage our users to be aware when they leave our site/advisory documents & to read the privacy statements of these site/advisory documents. You should evaluate the security and trustworthiness of any other site/advisory documents connected to this site/advisory documents or accessed through this site/advisory documents yourself, before disclosing any personal information to them. This Company will not accept any responsibility for any loss or damage in whatever manner, howsoever caused, resulting from your disclosure to third parties of personal information.

### **Copyright Notice**

Copyright and other relevant intellectual property rights exists on all text relating to the Company's services and the full content of this site/advisory documents.

### **Communication**

We have several different e-mail addresses for different queries. These, & other contact information, can be found on our Contact Us link on our site/advisory documents or via Company literature or via the Company's stated telephone or mobile telephone numbers.

This company is registered in England and Wales:

493 Merton Road  
London  
SW18 5LE

VAT Registration Number: 129 6812 91

Company Registration Number: 7618314

### **Force Majeure**

Neither party shall be liable to the other for any failure to perform any obligation under any Agreement which is due to an event beyond the control of such party including but not limited to any Act of God, terrorism, war, Political insurgence, insurrection, riot, civil unrest, act of civil or military authority, uprising, earthquake, flood or any other natural or man-made eventuality outside of our control, which causes the termination of an agreement or contract entered into, nor which could have been reasonably foreseen. Any Party affected by such event shall forthwith inform the other Party of the same and shall use all reasonable endeavours to comply with the terms and conditions of any Agreement contained herein.

### **Waiver**

Failure of either Party to insist upon strict performance of any provision of this or any Agreement or the failure of either Party to exercise any right or remedy to which it, he or they are entitled hereunder shall not constitute a waiver thereof and shall not cause a diminution of the obligations under this or any Agreement. No waiver of any of the provisions of this or any Agreement shall be effective unless it is expressly stated to be such and signed by both Parties.

### **General**

The laws of England and Wales govern these terms and conditions. By accessing this site/advisory documents you consent to these terms and conditions and to the exclusive jurisdiction of the English courts in all disputes arising out of such access. If any of these terms are deemed invalid or unenforceable for any reason (including, but not limited to the exclusions and limitations set out above), then the invalid or unenforceable provision will be severed from these terms and the remaining terms will continue to apply. Failure of the Company to enforce any of the provisions set out in these Terms and Conditions and any Agreement, or failure to exercise any option to terminate, shall not be construed as waiver of such provisions and shall not affect the validity of these Terms and Conditions or of any Agreement or any part thereof, or the right thereafter to enforce each and every provision. These Terms and Conditions shall not be amended, modified, varied or supplemented except in writing and signed by duly authorised representatives of the Company.

### **Notification of Changes**

The Company reserves the right to change these conditions from time to time as it sees fit and your continued use of the site/advisory documents will signify your acceptance of any adjustment to these terms. If there are any changes to our privacy policy, we will announce that these changes have been made on our home page and on other key pages on our site/advisory documents. If there are any changes in how we use our site/advisory documents customers' Personally Identifiable Information, notification by e-mail or postal mail will be made to those affected by this change. Any changes to our privacy policy will be posted on our web site/advisory documents 30 days prior to these changes taking place. You are therefore advised to re-read this statement on a regular basis

These terms and conditions form part of the Agreement between the Client and us. Accessing of this site/advisory documents and/or undertaking of a booking or Agreement indicates your understanding, agreement to and acceptance, of the Disclaimer Notice and the full Terms and Conditions contained herein. Your statutory Consumer Rights are unaffected.

© Genius Trading & Consulting Ltd. 2012. All Rights Reserved