



STERLING LIFE LIMITED

Terms and Conditions for Use of Website

1. Terms and Conditions

- 1.1 These Terms and Conditions govern the use of this site. You must read them carefully before proceeding. By using this Site you agree to be bound by them.
- 1.2 These Terms and Conditions may change from time to time. Any such changes will appear on this page. It is your responsibility to access this Site from time to time and check this page when you access this Site in order that you are aware of the latest version.

2. You May

- 2.1 browse this Site where such access is not restricted. You may make copies of parts of the Site to the extent that this occurs in the normal course of using your browser and these copies are taken to assist current or subsequent access to the Site;
- 2.2 print a copy of any page from the Site, provided this does not include any purpose that is not permitted in Section 3 below.

3. You May Not

- 3.1 except as expressly set out in these Terms and Conditions make copies of all or any part of this Site;
- 3.2 remove or alter any part of this Site;
- 3.3 create any links to and from this Site without our prior consent in writing;
- 3.4 remove or alter any copyright, trademark or any other intellectual property right notices which form part of the original material;
- 3.5 seek to introduce any computer virus (including any variant or similar code or instructions) to the Sterling systems nor deliberately seek to interrupt Sterling systems in any way whatsoever;
- 3.6 use this Site for any commercial purpose other than introducing business to Sterling.



4. Lawful Use and Purposes

This Site may only be used by you for lawful purposes and you must comply with all and any applicable laws, statutes and regulations that may apply to its usage.

5. Data Protection and Monitoring of Emails and Telephone Calls

Telephone calls and email correspondence with Sterling as a result of using this Site may be recorded and monitored by us for training purposes and to assist in the detection of fraud. By using such means of communication you consent to such activities taking place.

6. Intellectual Property

All intellectual property rights in any material of any kind and in any medium contained in this Site are either owned by Sterling or licensed to them. All rights in this respect are reserved. You are not permitted to use this Site other than in accordance with these Terms and Conditions.

7. Disclaimer and Limits of Liability

7.1 You agree that you use this Site on an "as is" and "as available" basis and at your sole risk. On that basis except as expressly set out in these Terms and Conditions, Sterling does not enter into any other Conditions, warranties or other terms, either express or implied in relation to the use by you of this Site, including any express or implied terms as to quality or fitness for purpose.

7.2 Subject to Clause 7.1, in no event shall Sterling or its associated companies be liable (whether for breach of contract, negligence or for any other reason) for any loss or damage that you may claim to have suffered by accessing and using this Site, including, but not limited to, loss of profits, punitive or special damages, loss of sales, loss of revenue or income, loss of goodwill, loss of data, loss of bargain, loss of opportunity, loss of use or damage to computer equipment (either or both hardware and software) or for any indirect or consequential loss or damage howsoever arising.

7.3 Sterling uses its reasonable endeavours to ensure that all information set out in this Site is accurate, but it cannot accept any responsibility for any error or omission. It is your responsibility to confirm any information with Sterling before relying on or acting on any information contained in this Site. By accessing this Site you acknowledge that responsibility.

7.4 Sterling cannot and does not warrant that this Site will be free of responsibility to ensure that you download the latest version of this Site. In particular you must ensure you are familiar with the latest



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versions of these Terms and Conditions and the Privacy Policy forming part of them.

- 7.5 Sterling reserves the right to alter the content of this Site from time to time and it is your responsibility to ensure that you download the latest version of this Site. In particular you must ensure you are familiar with the latest versions of these Terms and Conditions and the Privacy Policy forming part of them.
- 7.6 Nothing in these Terms and Conditions shall operate to exclude any liability of Sterling for death or personal injury resulting from its negligence, fraud or any other liability that may not, by applicable Law, be excluded or limited. These Terms and Conditions do not affect in any way your statutory rights as a consumer.

8. Suspension and Termination of Service

- 8.1 Sterling reserves the right to withdraw this Site from public access or to suspend the operation of this Site at any time and you acknowledge that access to this Site will not be uninterrupted or error free.
- 8.2 Sterling reserves the right to terminate your access to this Site in the event that you breach these Terms and Conditions.

9. General

- 9.1 By browsing this Site you are accepting that you are bound by these Terms and Conditions. These Terms and Conditions form the entire understanding and supersede all previous agreements, understandings and representations made in any medium whatsoever in relation to the subject matter of this Site. If any provision of these Terms and Conditions shall be unenforceable this will affect the validity of any other part of these Terms and Conditions. In the event that Sterling withholds from enforcing its rights under these Terms and Conditions, this shall not prejudice its right to do so in the future. Sterling reserves the right to sub-contract any of its rights and obligations without giving you notice.
- 9.2 These Terms and Conditions are for the benefit of Sterling or its associated companies and may not be assigned or transferred... without the consent in writing of Sterling or its associated companies, except as expressly stated, no person has any right (including without limitation under the Contracts (Rights and Third Parties) Act 1999) to enforce or rely on any of these Terms and Conditions.
- 9.3 Sterling Life Limited is authorised and regulated by the Financial Services Authority and appears in the FSA register under number 202178. Sterling Life Limited is a private company limited by shares incorporated in England under number 911235.



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- 9.4 These Terms and Conditions shall be subject to, and be interpreted in accordance with English Law and you consent to the exclusive jurisdiction of the English Courts.