

**Disclaimer:
Terms and Conditions**

Terms and Conditions: Use of the moneysupermarketuk.co.uk website.

These terms and conditions detail how the moneysupermarketuk.co.uk website can be used.

If you use the Website you agree to be bound by these terms and conditions.

GENERAL

Definitions

In these terms and conditions, the following words have the following meanings:

"FSMA" means the Financial Services and Markets Act 2000, as amended from time to time;

"Website" means the website located at www.moneysupermarketuk.co.uk

"you", "your" or "yourself" means you, the user of the Website;

1. Access to the Website and content

We will endeavour to allow uninterrupted access to the Website, but access to the Website may be suspended, restricted or terminated at any time.

We reserve the right to change, modify, substitute, suspend or remove without notice any information, content or service on the Website or any aspect of the Website's performance, availability or facilities from time to time at our sole discretion.

We assume no responsibility and provide no warranty, guarantee or representation for the content or services of any other website which links to or from the Website.

2. Our service

We grant you a non-exclusive, revocable, non-transferable licence to use the software on our server to access and collect information from the websites of third party providers as permitted by use of our service.

Using our service allows you to access software on our server which you are licensed to use (as set out in clause 3) to obtain information held on the Website or from the websites of third party providers. When you use the service, you may cause our software to send a request to the third party providers for information regarding products and/or services.

You acknowledge and agree that when you access and collect information from the third party sites using our software, you do so. On your own behalf and that you have not appointed us to act as your agent. We simply make our service and software available to you by which you may access such third party sites.

3. Intellectual Property

The copyright and all other intellectual property rights in the material contained in the Website, together with the website design, text and graphics, and their selection and arrangement, and all software compilations, underlying source code and software (including applets) belongs to us or our licensors. All rights are reserved.

None of the material on the Website may be reproduced or redistributed without our prior written permission. You may, however, download or print a single copy for your own non-commercial off-

line viewing. You also agree not to alter, adapt or create a derivative work from any content on the Website or to create any unauthorised links to it.

All rights in 1st –stop.moneyfarm.co.uk are owned by or licensed to Spectrum Financial Services. Other product and company names mentioned on this Website are the trade marks or registered trade marks of their respective owners.

You shall retain ownership of the data you submit to the Website.

4. Disclaimer

The Spectrum Group is a marketing company working with various Independent Financial Advisers. The Spectrum Group is NOT authorised by the Financial Services Authority. Where appropriate the moneysupermarketuk.co.uk web site will clearly display the financial services company or advisor to whom an introduction is being made.

The Financial Services Authority is the principle regulatory body for Financial Services in the UK.

They can be contacted at

The Financial Services Authority

25 The North Colonnade

Canary Wharf

London

E14 5HS

Tel: 020 7066 1000

or by visiting their website <http://www.fsa.gov.uk/contact>

Nothing within the Website is, or shall be deemed to constitute, financial or other advice or a recommendation to purchase any product or service. Any and all information provided within the Website is for general information purposes only. We strongly recommend that independent professional advice is obtained before you purchase any product and/or service via the Website.

5. Exclusions of liability

We use reasonable endeavours to ensure that the data on the Website is accurate and to correct any errors or omissions as soon as practicable after being notified of them. However, we do not guarantee that the Website will be fault free and we do not accept liability for any errors or omissions.

We do not monitor, verify or endorse information submitted by us or third party providers for inclusion on the Website and you should be aware that such information may be inaccurate, incomplete or out of date. In particular, we do not monitor, verify or endorse the information or quotations collected from the product and service providers as presented to you on the results page. To the extent permitted by applicable law, we disclaim all warranties, terms and representations (whether express or implied) as to the accuracy of any information contained on the Website.

We do not give any warranty that the Website is free from viruses or anything else which may have a harmful effect on any technology.

Due to the nature of electronic transmission of data over the internet, any liability we may have for any losses or claims arising from your inability to access the Website, or from any use of the Website or reliance on the data transmitted using the Website, is excluded to the fullest extent permissible by law.

Nothing in these terms and conditions excludes or limits our liability for our fraud, or excludes or limits our duties or any liability under the FSMA or any conduct of business rules developed pursuant to FSMA.

Subject to the liability which we accept above we shall not be liable in contract, tort (including negligence) or otherwise howsoever arising out of or in connection with this agreement or use of the Website for any loss whether direct, indirect, foreseeable, unforeseeable or consequential, loss of profits, data, revenue, business opportunity, wasted time anticipated revenue or savings, goodwill or reputation.

The clauses in 5 above do not affect your statutory rights

6. Exclusion of liability for third party providers' products and services

You can apply for and buy a number of products and services via the Website.

Please be aware that the products and services that appear on the Website are not provided by us but are provided by third parties over whom we do not have control. You should satisfy yourself that you wish to purchase those products or services before contracting with the third parties. We accept no liability for any products or services or information provided by third party providers. The third party providers will be supplying products and services on their own standard terms and conditions and you should check that you agree to those terms and conditions before making an application for financial services products or purchasing other services.

As you view the Website there may be references to specific terms and conditions which apply to certain products or services. In such circumstances, it is your responsibility to refer to such terms and conditions applicable to those offers.

Clause 6 does not affect your Statutory Rights as a consumer.

7. Advertisements

The advertisements that you see displayed on this website are delivered on our behalf by a third party advertising company. No personal data such as your name, address, email address or telephone number is used during the course of serving our advertising, but, on our behalf, our third-party advertiser may place or recognize a unique "cookie" on your browser. This cookie does not collect personal data about you nor is it linked to any personal data about you.

If you would like more information about this practice and to know your choices about not having this information used by this company, please click here
<http://www.doubleclick.net/us/corporate/privacy>.

8. Data submitted by you

You warrant that you have taken all reasonable precautions to ensure that any data you submit to the Website is true and accurate and free from viruses and anything else which may have a contaminating or destructive effect on any part of the Website or any other technology.

9. Complaints

Our aim is at all times to provide you with an excellent service. However, if you are unhappy with our service for any reason, please contact our Customer Services Team (Complaints Handling) by email at firststop@money mart.co.uk We will acknowledge receipt of your complaint, in writing, within 5 business days and we will inform you of the name or job title of the individual handling the complaint. We may combine the acknowledgement of the complaint with our final response, but in any event we aim to resolve complaints at the earliest opportunity.

If you are unhappy with any product or service that you have been introduced to through any of our channels, we recommend that you approach the provider of that product or service direct. If you require any provider's contact details, please contact our Customer Services Team who will be happy to assist.

10. Payment

moneysupermarketuk.co.uk web site is entirely free to users. However certain sections that are licensed from third parties may require you to make a payment to such third party. For these, you shall pay any registration fees and/or other charges incurred by you in accordance with the payment provisions set out on the Website from time to time.

Full payment for products where required which are typically some of the insurance products on the moneysupermarketuk.co.uk website should be made at the time of booking, in the secure area of the Website. Payment methods other than those stated on the Website will not be accepted. We will pass your card details and personal details, as necessary, to the insurance provider, who will take payment for the insurance in accordance with its terms and conditions. They reserve the right to charge you for any handling fees that they or the provider incur in respect of your booking. You will be informed of such charges before they are incurred.

Payment for other products and services will be made on the relevant provider's website.

11. Data protection

We are committed to protecting your privacy. Our privacy practices are set out in our Privacy Policy. We may disclose your details or access your account if required to do so by law, the Office of Fair Trading or any other applicable regulator, compliance monitor, Governmental or law enforcement agency.

12. Termination

We may terminate or suspend your access to the Website and the services within it at any time.

All disclaimers, indemnities and exclusions in these terms and conditions shall survive termination of the agreement between us for any reason.

13. General

The content of this Website is directed solely at those who access the site from the United Kingdom. We make no representation that any product or service referred to in this Website is available or otherwise suitable for use outside of the United Kingdom.

The Website is for your non-commercial, personal use only and must not be used for business purposes.

If any provision of this agreement is held to be unlawful, invalid or unenforceable, that provision shall be deemed severed and where capable the validity and enforceability of the remaining provisions of this agreement shall not be affected. Any failure on our part to enforce any right will not constitute a waiver of such rights.

We may modify these terms and conditions at any time. Your continued use of the Website signifies your acceptance of such modifications. You should therefore check the terms and conditions of the Website on a regular basis.

These terms and conditions replace any previous terms and conditions regarding the use of the Website.

Except as set out below in this clause, you may not assign or transfer any of your rights under these terms and conditions without our prior written consent.

14. Governing law

These terms and conditions are governed by and construed in accordance with English law. Any disputes shall be subject to the exclusive jurisdiction of the English courts, to which each party submits.

GUIDANCE NOTES

The following sections form part of the terms and conditions and provide more specific guidance on certain products and services

15. Insurance products and services

Our insurance channel allows you to compare insurance policies for various types of insurance products and services

Before you buy any policy you must carefully read the terms of the policy, the insurer's terms and conditions and any other relevant documentation which applies to the policy. We will aim to give you enough information so that you can make an informed decision about your insurance but you should not rely solely on the information provided within our insurance channel. You must familiarise yourself with all the details of the policy, for example, the restrictions, exclusions, conditions and obligations which apply to the policy. You must ensure that the policy matches your requirements and that you agree to the terms of the policy before you place an order to purchase any insurance product or service. We accept no responsibility whatsoever in the event that any policy purchased by you does not meet your requirements.

Insurers will use the information you input into the fact finding questionnaire to calculate their premium and any offer of insurance cover. It is your responsibility to ensure that such information and all other information you provide to the insurers (before cover begins and during the term of any policy you take out) is complete, accurate and not misleading. The information you supply maybe used to carryout certain credit checks through licensed credit-referencing agencies. This is used as part of the underwriting process for some of the insurers and a record of this search will be made. If you are in any doubt as to whether any information is relevant you should disclose it. If you do not provide all such information your selected insurer may be able to treat your insurance policy as if it never existed.

In the event that you decide to buy an insurance product or service, the confirmation of cover, the full policy documentation, details on how to make a claim and other relevant details should be sent to you by the insurer and not by us. For example, if there are any changes to your policy those changes should be communicated to you by your insurer. It is the insurer's responsibility to provide all relevant documentation to you and we can accept no responsibility in the event that you do not receive the documentation requested or expected.

Home Insurance Assumptions Our service provides a 'quick quote' system, and in doing so we have answered some questions on your behalf and made assumptions for the answers. If these assumptions are incorrect it is your responsibility to change the answers when making an application.

Motor Insurance Assumptions

Our service provides a 'quick quote' system, and in doing so we have answered some questions on your behalf and made assumptions for the answers. If these assumptions are incorrect it is your responsibility to change the answers when making an application.

16. Mortgages

The mortgage information available via the Mortgage Channels on the Website covers both mortgages in respect of a property purchase and mortgages secured on your property for a purpose other than purchase of that property. For example, this might include a debt consolidation loan or a home improvement loan.

The products displayed on the Website are examples of products currently available. Our selection as it appears on the Website and nothing in these terms and conditions constitutes advice or a recommendation to purchase a particular mortgage product.

You should also read the "Mortgage Guide" section of the Website which provides information about mortgage products, interest rates and associated fees and charges.

We receive commission and fees from certain mortgage lenders who advertise on or are linked to the Website. We retain the commission and fees and we do not charge you for the service we offer via the Website.

The Mortgage Channels allows you to compare mortgage products and then links you to the relevant websites of certain mortgage lenders.

Please be aware that it is very important that before you apply for any mortgage product you carefully read the terms of the application form, the terms of the mortgage and any other relevant documentation which applies to the mortgage. You must ensure that the mortgage matches your requirements and that you agree to the terms of the mortgage before you apply for any mortgage product. We accept no responsibility whatsoever in the event that any mortgage entered into or applied for by you does not meet your requirements.

In the event that you decide to apply for a mortgage product selected via the Website, the full mortgage documentation and other relevant details should be sent to you by the mortgage lender and not by us. It is the responsibility of the mortgage lender to provide all relevant documentation to you and we can accept no responsibility in the event that you do not receive the documentation requested or expected.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

17. Credit Cards and Loans

The products displayed on the Website are examples of products currently available. Our selection as it appears on the Website and nothing in these terms and conditions constitutes advice or a recommendation to purchase a particular credit card or loan product. We receive commission and fees from certain lenders who advertise on or are linked to the Website. We retain the commission and fees and we do not charge you for the service we offer via the Website.

The Credit cards and loans Channels allow you to compare products and then link's you to the relevant websites of certain mortgage lenders.

Before you apply for a loan or a credit card product you must carefully read the terms on the application form which will include details of the interest rates applicable and any early redemption charges if relevant. In the event that you decide to apply for a loan or credit card product selected via the Website, it is the responsibility of the lender to provide all relevant documentation to you and we can accept no responsibility in the event that you do not receive the documentation requested or expected.

Date terms and conditions were last revised July 2011