



Terms of Use

PLEASE READ THESE TERMS CAREFULLY BEFORE YOU USE THIS WEBSITE.

The content of this Website, which is owned and operated by CopoFi Ltd is protected by copyright: ©CopoFi Limited. Reproduction of part or all of the Website is prohibited other than in accordance with this Notice. By accessing any part of this website you are agreeing to abide and be bound by such Terms of Use. If you do not agree to these terms in full you are not permitted to use the website and must leave the site immediately.

Use of Content

You will ensure and must satisfy yourself that your systems and resources are suitable and perform sufficiently well to use our Website. We are not responsible for any technical or other issues that may arise if you download software or upgrade your browser software to enhance your usage of the Website. You acknowledge that the information and material contained on the website may not be error free and may contain defects. You will rely on your expertise and judgement to ensure that the information and material contained on the Website and any output from them are suited to your needs and purposes. You will only use the documentation and information that you have access to on this Website or supplied by CopoFi, to support your own business. You are not allowed to give, reproduce or transfer materials to any third parties, whatsoever for remuneration or otherwise. You must not deliberately distribute software viruses (or other such harmful software), unsolicited email, nor gain (or attempt to gain) unauthorised access into any part of this website. From time to time we may provide services through the Website where the download time may vary considerably between the types of content, you agree that you are wholly liable and responsible for any telephone call and/or other charges incurred in downloading the same. You may not do any of the following without prior written permission from us: remove the copyright or trade mark notice(s) from any copies of content downloaded from the website; create a database in electronic or structured manual form by systematically downloading and storing all or any of the content; impersonate another person or use a false name or a name you are unauthorised to use or create a false identity or e-mail address or try to mislead others as to the identity or origin of any communications; or damage, interfere with or disrupt access to the Website or do anything, which may interrupt or impair their functionality. We retain the right to prevent you from accessing areas of the Website, without prejudice to any of our accrued rights, where we in our

sole discretion consider it right to do so or consider you are contravening our acceptable use policy or Terms of Use.

Registration

Where any part of the Website or one of our Registration/Order Forms requires completion, you are obliged to provide accurate and complete registration information. If you give us false or inaccurate data and we suspect fraud we will record this at the prevention agencies. It is your responsibility to inform us immediately if any of these details change. Where registering on one of CopoFi's Support Packages over a term of not less than 12 months, you could be provided with a User ID and password. You must use adequate security measures to ensure the confidentiality of your User ID and password and prevent any unauthorised person accessing and using the secured area of the Website. The User ID and password is for a single user only. Where a particular document is sought a Document Order Form will be completed. This should then be signed confirming this Terms of Use has been read, understood and agreed to.

Liability

We take all such steps as are reasonably necessary to provide a fast and reliable website, but exclude to the fullest extent permitted by law any liability for the security of the services on the Website or for any disruption of the Website however caused, loss of or corruption of any material in transit, or loss of or corruption of material when downloaded onto any computer systems. We provide access to the Website on an 'as is' basis and make no representations or warranties of any kind as to the Website or the content. We make no representations or warranties about the accuracy, completeness or suitability for any purpose of the content published on the Website. Any liability however it occurs, for any such inaccuracies or errors are expressly excluded to the fullest extent permitted by law. A person who is not a party to this Agreement may not exercise any rights under the Contracts (Rights of Third Parties) Act 1999.

Indemnity

We will not in any circumstances be liable, whether in contract (by way of indemnity or otherwise), tort (including negligence and breach of statutory duty), restitution or otherwise for loss of profits, loss of contracts, loss of revenue, loss of data, loss of use of equipment or process, loss of anticipated earnings or savings, or wasted management time each one howsoever arising and whether or not we have been informed of the potential loss or damage arising and whether incurred directly, indirectly or consequentially by you or any third party. You agree to indemnify us and any of our officers, employees and agents harmless from and against all and any expenses, losses, liabilities, damages, costs or expenses incurred and any claims or legal proceedings which are brought or threatened, in

each case arising from your use of or conduct on, the Website and/or a breach of these Terms of Use and your violation of any applicable laws, regulations or statute. We will not be liable for any unavailability of our services where it is caused by circumstances outside our reasonable control.

Material Intellectual Property Rights

All rights and interests in all intellectual property in all materials and all concepts within or downloaded from the website or provided directly from CopoFi (including but not limited to its design, structure, narrative, graphics, expertise, software and its source code) will remain our property at all times. You gain no ownership of material and are solely licensed to use the Materials whilst these terms exist.

Advertising

The Website may contain advertising. Advertisers are responsible for ensuring that material submitted for inclusion on the Website complies with applicable laws, codes and regulations. We exclude to the fullest extent permitted by law any responsibility for any error or inaccuracy appearing in any advertising material.

Third Parties

By using our website you may be able to directly access third party websites. We do not own, operate or control such third party websites and are not responsible for their content. Since we do not control these websites, you are responsible for reviewing and abiding by their privacy policy and exclude us from all liability of any kind arising from such content or information. If you access third party websites you do so at your own risk. Your dealings with any third parties, and any Terms of Use agreed with, or representations given by, such third parties, are solely between you and such third party.

Competitions and Prize Draws

We may from time to time run competitions, free prize draws and/or other promotions on the Website. These will be subject to additional Terms and Conditions that will be made known to you at the relevant time.

Changes to this Policy

We reserve the right to make changes to any part of this Website. Due to our policy of updating and improving the Website, it may therefore be necessary to change these Terms of Use. If you use any of the Website after we have published such changes, you will be agreeing to be bound by those changes. If you do not agree to be bound by them, you should not use the Website.

Termination

We may terminate the provision of our Website or restrict your access without any prior notice to you where (by way of example and without limitation): there is

a regulatory or statutory change limiting our ability to provide a Website; any event beyond our reasonable control prevents us from continuing to provide a Website; or we consider in our sole discretion that it is necessary to do so or you are otherwise acting in breach of these Terms of Use. Contact us if you have any queries concerning any part of these Terms of Use please contact us by email, using the address indicated in the Website to which your query relates. You also have a right to request a copy of any personal data held by us at any time. We may contact you by post, telephone or by electronic means, (including email and sms text messaging) about services and/or products offered by us which we consider to be of interest to you. You have the right at any time to stop us from contacting you or giving details to others for marketing purposes. If you wish us to stop, please confirm in writing to:

CopoFi Ltd, Mindspace Shoreditch, 9 Appold Street, London, EC2A 2AP

Law & Jurisdiction

These Terms of Use shall be governed by and interpreted in accordance with the laws of England and Wales and you irrevocably agree that the courts of England shall have exclusive jurisdiction to settle any dispute which may arise out of, under, or in connection with, these Terms of Use. You may not assign, sub-license or otherwise transfer any of your rights under these Terms of Use. If any part of these Terms of Use is found to be invalid by any court having competent jurisdiction the validity of the remaining terms will be unaffected. If either party does not exercise any right or remedy under these Terms of Use, this will not be taken to mean that they have been waived.

Complaints

It is our intention to provide you with a high level of customer service at all times. If there is an occasion when we do not meet these standards and you wish to register a complaint please contact us by writing to: Liz Syms, Complaints Department, Connect IFA Limited, 39 Station Lane, Hornchurch, Essex, RM126JL or by phone: 01708 676111. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk.

Privacy Policy

CopoFi PRIVACY NOTICE

CopoFi are committed to protecting your privacy. This policy statement, together with any document referred to within, sets out the basis on which we will use the personal information you supply to us directly yourself or supplied to us by a third party. CopoFi is responsible for the processing of the personal information you supply and is registered with the Information Commissioners Office under the UK Data Protection act 1998, registration number ZA266141.

Website

We have structured our website so that you can visit without identifying yourself or revealing any personal information.

If you review or download information from the website, this information is tracked to enable us to provide you with tailored information and to give us information about your use of our website. This action will not personally identify you.

Should you wish to complete a contact or enquiry form on the website or through our connected portals, we collect and store the personal information supplied to us via secure servers to enable us to fulfil your request.

Any personal information you chose to disclose via the website or portals will be processed in accordance with this privacy notice.

What information do we collect?

To arrange a mortgage, loan or other plan or service for you, we will need to collect a wide range of personal data and financial related information. Our UK based team will only collect information that is pertinent to the service we provide and will hold this information only for as long as necessary.

We will also collect credit or debit card details to make payments for CopoFi services and to pass to relevant parties such as lenders and surveyors. This information will not be retained after payment has been made.

We will retain and process your personal information based on our 'Terms of Business' contract with you, our statutory and legal obligations, our regulatory requirements and our legitimate business interests.

How is the information collected?

We collect information via a variety of means which include website forms, telephone calls, email, text messages, social media, post, fax and face to face meetings. We may also monitor and record our telephone conversations with you.

The information may be collected directly by CopoFi and its staff or from third parties to whom you have agreed may pass your personal information to CopoFi.

How is the information used?

CopoFi will use personal data received to process your request for a mortgage, loan or other plan or service on your behalf. You may advise us at any time should you no longer wish us to use your data. We will use the information in several ways to improve how we support our customers, which includes but is not limited to:

- Letting you know about changes to our products and services.
- Confirmation of your identity.
- Training of our staff and fraud Investigation and prevention.
- Confirmation of the documents and information you provide to us.
- Keeping our records up to date and complying with regulatory and legal obligations.
- Administration and review of the mortgages, finance and products we have arranged for you.
- Helping us to assess your needs for protection plans in connection with your borrowing.
- Conducting surveys to help us improve our service.

Who will your information be shared with?

To arrange a mortgage, loan or other plan or service we will need to share your personal data with relevant third parties. These third parties include mortgage lenders, product providers, surveyors, solicitors and other parties that relate to your applications.

When we proceed with a mortgage, loan or other plan or service for you and your data is shared with a lender or provider, we recommend you also read their Privacy Notice in conjunction with ours. This can be found on the lenders or providers website or our central page here:

<https://cmortgages.co.uk/lenderprivacy/>

As an Appointed Representative of Connect IFA Ltd, information about yourself will be shared with Connect IFA Ltd who are our Network. Connect IFA Ltd assist us with the processing your application as well as for compliance oversight purposes.

If your request for services has come from an introducer of business to CopoFi, we may share limited information with the introducer for the purposes of keeping them informed as to how your application is progressing.

We use third party software systems including cloud-based storage, to help us to manage mortgage, loan and product applications and to process and verify the personal information you supply to us. All software suppliers store any data in the UK and are subject to UK regulations including the UK Data Protection Regulations and are obliged to keep your details securely and use them only to fulfil the contracted service.

Marketing

We will seek your explicit consent to provide you with general market news and updates and to inform you of any products and services offered by CopoFi and its associated companies that are not connected with your specific mortgage, loan or other plan or service. If you use a service offered by CopoFi, you will not automatically be opted in to marketing without your consent. We will not provide your personal data to any unconnected third party in connection with marketing. We will obtain explicit consent from you either verbally, via our website, via meetings face to face including shows and events, by email, or by completion of a consent form and will keep a record of your consent.

Marketing may include emails, telephone calls, social media and postal marketing. You can advise us of your preferences on how you would like us to provide marketing and the marketing content that is of most interest to you. You may update your preferences at anytime and you may also withdraw your consent at anytime.

Changes to our Privacy Policy

It may be necessary to update this privacy policy from time to time to meet legal, regulatory and commercial requirements. Please visit this page from time to time and take note of any changes. Any personal data collected prior to any change will not be affected by the change without your permission.

On the 25th May 2018, The Data Protection Act 1998 will be superseded by The Data Protection Act 2018 supplemented by GDPR. This Privacy Notice sets out most of your rights under the new act but may be updated further when the changes come in to effect.

Changes of ownership

CopoFi may from time to time sell or transfer the control of the company. Any personal data supplied by you where relevant to the part of the business being sold or transferred will be transferred to the new owner or controlling party and will continue to be used under the terms of this policy for the purposes that the personal data was originally supplied to us.

Access

You have a right to access any personal information we hold about you. To request access or for any questions about this privacy policy please contact: CopoFI, Mindspace Shoreditch, 9 Appold St, London EC2A 2AP
Call us on 0203 490 6315 or email on founders@copofi.com