



Royal London Retirement Service - Website Terms and Conditions of Use

Welcome to our Site. This page provides important information about use of our Site and other legal matters.

Please read all of the following terms and conditions together with our privacy policy carefully before continuing your use of The Royal London Mutual Insurance Society Limited website (our “Site”). **By continuing to use our Site, you are indicating your agreement to use it in accordance with these terms of use and our privacy policy.** We may update these terms of use from time to time and by continuing to use our Site, you agree to any changes or updates. We recommend that you check these terms and conditions each time you log on to use our Site.

If you do not agree to these terms of use, then you should not use our Site.

1. General

- 1.1. The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 117672), provides life assurance and pensions and is a member of the Association of British Insurers. Registered in England and Wales number 99064. The registered office of The Royal London Mutual Insurance Society Limited is 55 Gracechurch Street, London, EC3V 0RL United Kingdom. (“**Royal London**”, “**us**”, “**our**” or “**we**”).
- 1.2. Our Site is owned and administered by HUB Financial Solutions Limited ('HUB'). Registered in England and Wales number 05125701. HUB is part of the Just Group of which Just Group plc (company number 08568957) is the parent company.
- 1.3. Our Site may contain hypertext links to websites operated by third parties. The responsibility for those websites belongs to the third parties who operate those websites. We nor HUB accept any liability in relation to the content or operation. Separate terms and conditions will also apply to those websites and you are encouraged to read those if you access those links.
- 1.4. Our Site is only intended to be used by retail clients over the age of 18 and resident in the United Kingdom. This Site may also be used by anyone who requires information on UK pension annuities. You agree to use the Site only for lawful purposes and in a way which does not infringe the rights of anyone else or restrict or inhibit anyone else's use and enjoyment of the Site. Site content must not be copied or reproduced, modified, redistributed, used or otherwise dealt with for any other reason without our express written permission. You are not entitled to use the content of the website for commercial exploitation in any circumstances.
- 1.5. You will keep your username and password confidential. If you believe that your username and/or password is no longer secret, you must notify us at enquiries@retirement.royallondon.com as soon as reasonably practicable. You acknowledge that you are fully responsible for the security and/or use of such usernames and passwords. Unless you have notified us that something has happened to cause a risk of unauthorised use to your user identification code, then any activities that occur under your user identification code will be treated as if they were carried out by you. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our reasonable opinion you have failed to comply with any of the provisions of these terms of use.
- 1.6. If you purchase products or service from The Royal London Mutual Insurance Society Limited, that purchase will also be subject to the terms and conditions applicable to that product or service. If these



terms of use conflict with any product or service related terms and conditions, the relevant product or service related terms and conditions shall prevail.

2. Information and use of our Site

- 2.1. The information on our Site is provided to help you make a decision about whether an annuity is the right product for you, and to help you decide what features you may want from the product (the “**Purpose**”). Nothing on our Site should be considered:
- (a) a solicitation to buy or an offer to sell insurance related services; or
 - (b) the offer or provision of financial, investment or other professional advice (including personalised advice for your particular circumstances) by or on behalf of The Royal London Mutual Insurance Society Limited.

We will use all reasonable care and skill to ensure that the information contained on our Site is accurate at the date of publication and that it is updated regularly wherever possible. However some of the information on our Site is provided by third parties over who we have no control and so we give no warranties and make no representations as to the accuracy, suitability or completeness of any information on our Site and do not accept liability for any errors or omissions within it to the maximum extent permitted by law. Therefore, before purchasing an annuity you should always take adequate steps to verify the accuracy and completeness of any information contained on the Site.

3. Availability

- 3.1. We will endeavour to ensure that our Site is accessible 24 hours a day but will not be liable if, for any reason, our Site is unavailable at any time or for any period. We will have the right to suspend access to our Site temporarily or permanently and without notice.
- 3.2. We will not be liable for any losses, damages, liabilities or costs of any kind (whether direct, indirect or consequential) arising in contract, tort, negligence or otherwise, if this Site is unavailable or is suspended for any reason.

4. Intellectual property rights

- 4.1. You acknowledge and agree that we are the owner or the licensee of all copyright and other intellectual property rights in or relating to our Site, and in material published on it. Our Site and the material published on it are protected by copyright and other intellectual property rights, laws and treaties around the world. All such rights are reserved.
- 4.2. You are only entitled to use and copy materials on our Site strictly in accordance with the rights granted under these terms of use and you must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.
- 4.3. Our status (and that of any identified contributors) as the authors of material on our Site must always be acknowledged.
- 4.4. You must not use any of the materials or any part of such materials on our Site other than for the Purpose or for purposes which would be reasonably intended (taking into account the nature of our Site) without obtaining a licence to do so from us or our licensors.



- 4.5. If you print off, copy or download any part of our Site or materials on our Site in breach of these terms of use, your right to use our Site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

5. Information about you and your visits to our Site

- 5.1. We process information about each registered user in accordance with our privacy policy. By using our Site, you consent to such processing and you warrant that all data provided by you is accurate.
- 5.2. We reserve the right to amend or modify our privacy policy at any time and in response to any changes in applicable data protection and privacy legislation.
- 5.3. Please note that the entire Site, and any entries, passwords or usernames, are accessible for viewing by The Royal London Mutual Insurance Society Limited.
- 5.4. Any technical support provided by The Royal London Mutual Insurance Society Limited is given in good faith and The Royal London Mutual Insurance Society Limited and HUB cannot accept liability for any data or information held on your computer, which may be lost or damaged in processes advised.

6. Pop-ups

- 6.1. Our Site may use pop-up windows to display certain types of information. Please ensure that you have disabled pop-up blockers from your browser when using our Site. We nor HUB will be held liable for any loss incurred as a result of your inability to view information resulting from the use of pop up blockers.

7. Linking to our Site

- 7.1 You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it.
- 7.2 You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.
- 7.3 You must not establish a link to our Site in any website that is not owned by you.
- 7.4 Our Site must not be framed on any other website, nor may you create a link to any part of our Site other than the home page.
- 7.5 We and HUB reserve the right to withdraw linking permission without notice.

8. Viruses and Internet Transmission

- 8.1. We nor HUB can guarantee that our Site and its material will be free from viruses and other code that may have contaminating or destructive elements. It is your responsibility to implement appropriate security measures and safeguards (including anti-virus and other security checks) to satisfy your particular requirements as to the safety and reliability of our Site and its material.
- 8.2. You shall ensure that no computer virus or similar destructive code is introduced into our Site by any act, omission, or negligence by you. You shall test and maintain all software through which you access



our Site (using the most up to date anti-virus software) to ensure that no viruses are introduced to our Site.

8.3. Due to the nature of the transmission of data over the internet, any liability to you in relation to your use of our Site or data transmitted using our Site is excluded to the maximum extent permissible by law.

9. Our Liability

9.1 Nothing in these terms of use excludes or limits our liability for death or personal injury arising from our negligence, or our fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by applicable law.

9.2 To the fullest extent permitted by law, we exclude all conditions, warranties, representations or other terms which may apply to our Site or any content on it, whether express or implied.

9.3 We will not be liable to any website user for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:

- use of, or inability to use, our Site; or
- use of or reliance on any content displayed on our Site.

If you are a business user, please note that in particular, we will not be liable for:

- loss of profits, sales, business, or revenue;
- business interruption;
- loss of anticipated savings;
- loss of business opportunity, goodwill or reputation; or
- any indirect or consequential loss or damage.

9.4 If you are a consumer user, please note that we only provide our Site for domestic and private use. You agree not to use our Site for any commercial or business purposes, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

9.5 We will not be liable for any loss or damage caused by a virus, distributed denial-of-service attack, or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of our Site or to your downloading of any content on it, or on any website linked to it.



- 9.6 This Site may contain links to other websites. We assume no responsibility for the content of websites linked on our Site. Such links should not be interpreted as endorsement by us of those linked websites. We will not be liable for any loss or damage that may arise from your use of them.
- 9.7 Different limitations and exclusions of liability will apply to liability arising as a result of the supply of any products or services by us to you, which will be set out in the relevant product or service terms and conditions.
- 9.8 If, notwithstanding the other provisions of these terms of use, we are found to be liable to you for any damage or loss (including through negligence) which arises in any way out of, or is in any way connected with, your use of the Site, any content or service, our liability (save as prohibited by applicable law) shall in no event exceed the greater of the total of any amounts paid by you to us in relation to the part of the Site, content or service to which the claim relates in the six months prior to the date of the initial claim; and £100.00.

10. GENERAL

- 10.1 If we or HUB fail at any time to insist upon strict performance of any of your obligations under these terms of use, or if we or HUB fail to exercise any of the rights or remedies to which we or HUB are entitled under these terms of use, this shall not constitute a waiver of such rights or remedies and shall not relieve you from compliance with such obligations.
- 10.2 You agree that no joint venture, partnership, employment, or agency relationship exists between you and us as a result of these terms of use or use of the Site.
- 10.3 Nothing in these terms of use shall confer, or is intended to confer, on any person or corporation that is not party to these terms of use any benefit or the right to enforce any term of these terms of use.
- 10.4 The headings will not form part of these terms of use and will not affect their interpretation.
- 10.5 If any provision of these terms of use is held to be invalid or unenforceable, such provision shall be struck out and the remaining provisions shall remain in full force and effect.

11 APPLICABLE LAW

- 11.1 If you are a consumer, please note that these terms of use, its subject matter and its formation, are governed by English law. You and we both agree to that the courts of England and Wales will have non-exclusive jurisdiction. However, if you are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are resident of Scotland, you may also bring proceedings in Scotland.
- 11.2 If you are a business, these terms of use, its subject matter and its formation (and any non-contractual disputes or claims) are governed by English law. We both agree to the exclusive jurisdiction of the courts of England and Wales.



12 CONTACT US

12.1 To contact us, please email enquiries@retirement.royallondon.com. You can also contact our Customer Services team by phone on 0845 605 0310 between the hours of 9.00am and 8.00pm from Monday to Friday. Telephone calls may be recorded for training and security purposes. Call charges will apply.

Thank you for visiting our website.