



Website User Terms:

This website provides products and services to customers in e-commerce transactions.

These Terms and Conditions are a contractual agreement between the website owner and the users of the website. They outline the policies and procedures carried out by the website and include legal obligations to inform users of these activities.

The website is owned by Smile Financial Life Planning Limited (referred to as "Smile FLP"), a company registered in England and Wales with the registration number 15891783.

These Terms and Conditions are legally binding for all users of the website and govern the use of the website by visitors and users of its services.

This website is owned and operated by the Smile FLP. These Terms and Conditions establish the terms and conditions for using our website and services provided by us. The website offers visitors subscriptions for membership and membership of the Smile FLP, along with consulting services. By accessing or using our website or services, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

To use our website and/or receive our services, you must be at least 18 years old or the legal age of majority in your jurisdiction. You must also have the legal authority, right, and freedom to enter into these Terms as a binding agreement. If the use of this website and/or receipt of services is prohibited in your country or under any applicable law or regulation, you are not permitted to use the website or receive the services.

When purchasing an item, you agree that: (i) it is your responsibility to read the complete item listing before making a purchase commitment; (ii) you enter into a legally binding contract to purchase an item when you commit to buy it and complete the checkout payment process.

The prices we charge for using our services or for our products are stated on the website. We reserve the right to modify the prices of products displayed at any time and to rectify any pricing errors that may occur inadvertently. Further details regarding pricing and taxes can be found on the payments page.

The fee for the services and any other applicable charges, including taxes and potential transaction fees, associated with your use of the service, will be billed to your chosen payment method.

We reserve the right to modify the services, discontinue providing certain features of the services we offer, or establish limitations on the services without prior notice. We may

permanently or temporarily terminate or suspend access to the services without liability or notification, for any reason or no reason at all.

The Service and all materials within or transferred through it, including but not limited to software, images, text, graphics, logos, patents, trademarks, service marks, copyrights, photographs, audio, videos, music, and all related Intellectual Property Rights, are the sole property of the Smile FLP. Unless explicitly stated in these Terms, nothing herein shall be interpreted as granting a license to or under any such Intellectual Property Rights. You agree not to sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit, or create derivative works from these materials.

You acknowledge and agree that by uploading any content (including but not limited to designs, images, animations, videos, audio files, fonts, logos, illustrations, compositions, artworks, interfaces, text, and literary works) to the website through any means, you affirm that you possess all the necessary rights or have obtained the appropriate license to upload, transfer, or transmit the content. You also agree and consent to the public display of the uploaded or transferred content on the website.

We reserve the right to permanently or temporarily terminate or suspend your access to the service without prior notice or liability, for any reason, including if we determine, at our sole discretion, that you have violated any provision of these Terms or any applicable law or regulations. You have the option to discontinue using the service, request cancellation of your account, and terminate any associated services at any time. However, for automatically renewed subscriptions to paid services, such subscriptions will be discontinued only upon the expiration of the respective period for which you have already made payment.

You agree to indemnify and protect Smile FLP from any demands, losses, liabilities, claims, or expenses (including attorney fees) made by any third party arising out of or related to your use of the website or any of the services provided on the website.

To the fullest extent permitted by applicable law, the Smile FLP shall not be liable for any indirect, punitive, incidental, special, consequential, or exemplary damages, including but not limited to damages for loss of profits, goodwill, use, data, or other intangible losses arising from or relating to the use of, or inability to use, the service.

To the fullest extent permitted by applicable law, Smile FLP accepts no liability or responsibility for any (i) errors, inaccuracies, or mistakes in the content; (ii) personal injury or property damage of any nature resulting from your access to or use of our service; and (iii) any unauthorised access to or use of our secure servers and/or any personal information stored therein.

We reserve the right to amend these terms at our discretion. Therefore, it is advisable to review this page periodically. In the event of material changes to the Terms, we will notify you of such changes. Your continued use of the website or our service following any modifications constitutes your acceptance of the revised Terms. If you disagree with any of

these terms or any future versions of the Terms, please refrain from using or accessing the website or the service.

You consent to receiving promotional messages and materials from us periodically, which may include mail, email, or any other contact information you have provided (including your phone number for calls or text messages). If you wish to opt-out of receiving such promotional materials or notifications, please inform us at any time.

These Terms and Conditions, along with the rights and remedies provided herein, and any claims or disputes relating to the services, shall be governed, construed, and enforced solely and exclusively in accordance with the internal laws of England, without regard to its conflict of laws principles. All such claims and disputes shall be exclusively brought before a competent court located in England, and by using the website or the services, you consent to this jurisdiction. The applicability of the United Nations Convention on Contracts for the International Sale of Goods is explicitly excluded.

This website contains a user community. All users who join a community have a publicly viewable profile accessible to site visitors, and their public activities, including posts and comments, will be visible to other website visitors. Users have the option to opt-out and leave the community, resulting in the removal of their publicly visible profile. However, by doing so, they will no longer be able to participate in community features such as liking, commenting, or creating posts.

These terms become effective on 26th August 2024.

Our Details and Important Information

Smile Financial Life Planning Limited issues this Terms of Business & Client Agreement.

Registered in England & Wales, Registration No. 15891783.

Registered Office: Cortlandt, George Street, Hailsham, East Sussex, BN27 1AE.

Head Office Correspondence Address: Cortlandt, George Street, Hailsham, East Sussex, BN27 1AE.

Information Commissioner's Office Registration as a data controller under the Data Protection (Charges and Information) Regulations 2018 Reference No. ZB749329.

Email: info@smileflp.com

Website: www.smileflp.com