



TERMS & CONDITIONS

Please read the details set out below carefully before using this website (the “Site”). By accessing this Site, you agree to be bound by, and acknowledge that you have read and understand the following terms and conditions and disclaimers (the “Terms”).

ACCESS

We will permit you to access, use and interact with the Site subject to these Terms.

TERMS

All our products and services are subject to the terms and conditions and disclaimers of the applicable agreement governing their use.

These Terms are to be read by you together with any terms, conditions and disclaimers provided in the pages of the Site. In the event of any conflict, the terms, conditions and disclaimers provided in the pages of the Site shall prevail over these Terms.

VARIATIONS

The information, material and content provided in the pages of the Site may be changed at any time without notice. Changes may be made to the Terms at any time without notice by updating this posting. You agree to review the Terms regularly and your continued access to or use of the Site will mean that you agree to any changes.

PRIVACY POLICY

Our current privacy policy covers our use of any information you provide. In using the Site you acknowledge and agree to be bound by the terms of our privacy policy.

APPLICATIONS

Only adults (i.e. those aged 18 and over) are entitled to enter into legally binding contracts and as a result are the only people entitled to use this Site. Any other individuals who are unable to form legally binding contracts are also prohibited from using this Site.

INFORMATION

All information you provide shall be accurate and complete and shall not infringe any third party’s rights, shall not contain any viruses or other malicious computer program-ming routines and shall not link to any other websites.

NO OFFER

Neither the information, nor any opinion contained in our Site constitutes an offer to sell or solicitation or an offer

to buy any product or service or any advice or recommen-dation with respect to such products or services.

USE OF THE SITE

The Site is currently intended for those who access it from within the United Kingdom. Because of this we cannot guarantee that the Site or the information thereon complies with or is appropriate for use in other places. If you are not a resident of the United Kingdom DO NOT USE THIS SITE. You are wholly responsible for use of the Site by any person using your computer and you must ensure that any such person complies with these Terms.

LIMITATION OF LIABILITY

The following clauses exclude or limit our legal liability for the Site. You should read them carefully. They all apply only as far as the law permits.

Whilst we have taken reasonable steps to ensure the accuracy, currency, availability correctness and complete-ness of the information contained on the Site, information is provided on an “as is”, “as available” basis and we do not give or make any warranty or representation of any kind, whether express or implied. The use of the Site is at your sole risk. We shall not be liable for any loss or damage whatsoever and howsoever arising as a result of your use of or reliance on the information contained on the Site to the maximum extent permitted by law.

We do not represent or warrant that the Site will be available and meet your requirements, that access will be uninterrupted, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system. You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties.

We make no representations or warranties regarding the accuracy, functionality or performance of any third party software that may be used in connection with the Site. Notwithstanding the foregoing, none of the exclusions and limitations in these Terms are intended to limit any rights you may have as a consumer under local law or other statutory rights which may not be excluded nor in any way to exclude or limit our liability to you for death

or personal injury resulting from our negligence or that of our employees or agents. Each of the above exclusions or limitations shall be construed as a separate, and severable, provision of these Terms.

THIRD PARTY SITES

Certain links, including hypertext links, in our Site will take you outside our Site. Links are provided for your convenience and inclusion of any link does not imply endorsement or approval by us of the linked Site, its operator or its content. We are not responsible for the content of any other websites or pages linked to or linking to this Site. We have not verified the content of any such websites. Following links to any other websites or pages shall be at your own risk and we shall not be responsible or liable for any damages or in other way in connection with linking. Links to downloadable software sites are for convenience only and we are not responsible or liable for any difficulties or consequences associated with downloading the software. Use of any downloaded software is governed by the terms of the licence agreement, if any, which accompanies or is provided with the software.

No endorsement or approval of any third parties or their advice, opinions, information, products or services is expressed or implied by any information on our Site.

INTERNET

Messages sent over the Internet cannot be guaranteed to be completely secure as they are subject to possible interception or loss or possible alteration. We are not responsible for them and will not be liable to you or anyone else for any damages or otherwise in connection with any message sent by you to us or any message sent by us to you over the Internet.

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INVALIDITY

If any part of the Terms is unenforceable (including any provision in which we exclude our liability to you) the enforceability of any other part of these Terms will not be affected.

EVENTS BEYOND OUR CONTROL

We shall not be liable to you for any breach of these Terms or any failure to provide or delay in providing our services through our site resulting from any event or circumstance beyond our reasonable control including, without limitation, strikes, lock-outs and other industrial disputes, breakdown of systems or network access, fire explosion or accident.

GOVERNING LAW

The Terms are governed by and interpreted in accordance with the laws of England and Wales and the courts of the above jurisdiction will have non-exclusive jurisdiction in respect of any dispute, which may arise.

ACCESS

We reserve the right in our sole discretion to deny users access to our Site or any part of the Site without notice to any user that is in breach of these Terms.

DEFINITIONS

In these Terms: "Site" means our presence on the Internet; "our", "we" and "us" means Photo & General Finance Limited (Company No: 1646650) trading as "Photolease" whose registered office is at 7 Torriano Mews, Torriano Avenue, London NW5 2RZ and where applicable, its officers, employees and authorised agents; and "you" and "your" means the person(s) accessing the Site and any business with which they are associated and on behalf of which you use the Site.