

These Terms apply to your use of our website. If you are not over 18 or not living in the United Kingdom you will not be able to use this website and you should not attempt to make an application, although subject to your acceptance of these Terms you should feel free to browse. If you do not agree to be bound by the Terms set out below you should not use this website.

This website is provided by WealthMe is a trading style of Wealth Management Experts Ltd which is authorised and regulated by the Financial Conduct Authority. FCA Number 513250

Definitions

The following words have the following meanings:

“**Terms**” means these terms and conditions;

“**Product Provider**” means any insurance company, life office, broker and administration provider, operator of a collective investment scheme, fund manager, bank, building society or any other financial institution;

“**Us/Our**” means WealthMe;

“**You**” means the user of the website.

Our Liability to you

While we will use all reasonable endeavours to ensure the accuracy of any information placed on the website, we make no representations or give any warranties of any kind with respect to this site or its contents and we disclaim all representations, except where fraudulently made, and warranties. In addition we make no representations or warranties about the accuracy or the information contained on this website. The information provided to you in connection with the products is provided by the Product Providers and you acknowledge that we have no liability to you with respect to the accuracy of such information. As we rely on information given to us by third parties there may be a time delay in keeping that information up to date. You should therefore check the accuracy of the information.

The website may only list the Product Providers with whom we have arrangements and may not cover all Product Providers in the market. These disclaimers do not attempt to disclaim liability for matters that cannot be excluded under any applicable English law or the rules of the Financial Conduct Authority.

We make no warranty that the website will meet your requirements or will be uninterrupted, timely, secure or error-free, that defects will be corrected, or that the site or the server that makes it available are free of viruses or bugs or represents the full functionality, accuracy or reliability of the materials. We will not be liable to you for any loss of content or material uploaded or transmitted through the website.

We cannot guarantee that a Product Provider will be able to provide an investment at any particular time. We do not accept any liability in the event of withdrawal of any offering of an investment or for rejection of your application by the Product Provider for any reason whatsoever.

Neither we, nor any of our directors, agents or employees will be liable for damages arising out of or in connection with your use of this site. This is a comprehensive limitation of liability that applies to all damages of any kind, including, without limitation, compensatory, direct, indirect or consequential damages, loss of data, income or profit, loss or damage to property and claims of third parties. We do not exclude any liability for death or personal injury resulting from our negligence or that of our directors, agents or employees.

This website is designed to provide you with general information only and does not attempt to give you advice on any particular investment or to recommend any particular investment to you. If you have any doubt as to whether a particular investment is suitable for you, you should contact an Independent Financial Adviser.

Indemnity

In using this website, we require that you abide by these Terms. If you fail to abide by them, and this failure causes us to suffer a claim, action, liability, or loss because of your failure to abide by these Terms, you agree to indemnify us, on demand, for all costs and expenses, including legal fees, which arise out of your failure to abide by these Terms.

Our Rights

We reserve the right at any time to modify or withdraw, temporarily or permanently, the website or any part of it without notice to you and we will not be liable to you in any way for any modification or withdrawal of the website. We also reserve the right to modify these Terms without reference to you.

We reserve the right at any time to refuse to process a transaction for any reason. We will not be liable to you or any third party by reason of our failing to process a transaction.

By making an application for any investment or insurance you expressly authorise us to transmit information or to obtain information about you from third parties from time to time, including but not limited to your credit reports, in order to authenticate your identity.

Third Party Links

In the event that there are third party links to other websites for your convenience, you acknowledge and agree that we are not responsible for the availability or functionality of such external sites. We do not endorse the content of any external sites and are not responsible or liable, directly or indirectly, for any loss however caused to you by your use of any external site.

Copyright Trademark and site content

All copyright, trademarks and all other intellectual property rights in all material or content provided as part of the website belong to us, or a Product Provider. You may download material from this site for your own use only. No right, title or interest in any downloaded materials is transferred to you by such downloading.

Any other use of the material and content of the website is strictly prohibited and you agree not to copy, reproduce, transmit, publish, display, distribute, commercially exploit or create derivative works of such material except for the purpose of applying for shares or with our written consent.

Miscellaneous

We shall not be liable to you where performance of any of our obligations to you is prevented, frustrated or impeded by any circumstance or cause beyond our control.

If any part of these Terms is found to be unenforceable as a matter of law, all other parts of these Terms shall not be affected and shall remain in force.

These Terms shall be governed by and construed in accordance with English law and the English courts shall have jurisdiction over any disputes between us.

Links to other sites:

The WealthMe website contains links to other websites. WealthMe cannot accept responsibility for any information given or advice provided by these other sites.

UK Residents

The WealthMe website is aimed at UK residents and those ordinarily resident only and the terms and conditions are governed by English Law. Those considering investing through WealthMe but who are currently residing outside of the UK should contact WealthMe prior to proceeding.

Important Risk Information

This website contains information only and does not constitute advice or a personal recommendation in any way whatsoever. The value of investments and income from them can fall as well as rise and you may not get back the full amount invested. The tax efficiency of ISAs is based on current tax law and there is no guarantee that tax rules will stay the same in the future. The products shown will be arranged on a non-advisory basis, unless otherwise agreed. Different types of investment carry different levels of risk and may not be suitable for all investors.

Please ensure that you read the Important Risk Information for further details. Prior to making any decision to invest, you should ensure that you are familiar with the risks associated with a particular investment and should read the product literature. If you are at all unsure of the suitability of a particular product for your circumstances you should seek independent financial advice. Please refer to our Non Advisory Terms of Business and Disclaimer & Privacy Statement for further information.

The Financial Conduct Authority does not regulate taxation and trust advice, debt management, unsecured loans, credit cards, advice on household bills and some aspects of deposits, buy to let mortgages and secured loans. The information and content of this website is subject to the UK regulatory regime and is therefore intended for UK consumers.

Please read our client Terms & Conditions of Business which apply to using this web site and WealthMe services offered. Separate Terms and Conditions may apply to other services.