

Website Terms of Use

This policy was last updated on the 15th of August 2014.

These terms of use, along with any documents referred to herein, tell you the terms on which you may make use of our website www.worldfirst.com (The "Website").

We recommend you read these terms of use carefully before using the Website. You are making use of the Website if you access, browse or register on it and therefore indicating that you have read and accepted these terms of use.

If you do not agree to these terms, please refrain from using our Website.

All of our services are also subject to additional terms and conditions which you may find on the website.

— Our Privacy Policy can be found [here](#). This sets out how we collect, hold, disclose and use personal information we collect from you. By using our Website you consent to this data being collected and you warrant that all the data is accurate.

— Our Cookie policy, detailing their use on our website, can also be found [here](#).

— Our Disclaimer can be found [here](#).

In the event of a conflict between the terms and conditions of any applicable agreement and these terms of use, the applicable agreement will take precedent.

About us

www.worldfirst.com is operated by World First UK Ltd ("WorldFirst"). WorldFirst is registered in the United Kingdom under the company number 05022388 (you may look this up on the Companies House Website) and our company address is Millbank Tower, 21-24 Millbank, London, SW1P 4QP.

WorldFirst is regulated by the Financial Conduct Authority ("FCA") and is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 for the issuing of electronic money (FRN: 900508)

Accessing the website

We cannot guarantee that the Website, or any of the content on it, will always be available. We reserve the right to withdraw or amend the Website without notice.

We may also restrict access to some parts, or the entirety, of the Website to persons who have registered with us.

We will not be liable for the Website being unavailable at any time.

If you choose, or you are provided with, a login, password, or any other piece of information as part of our security procedures, you must treat such information as confidential. We reserve the right to disable any login or password, whether chosen by you or allocated by us, at any time, if we believe you have failed to comply with any of the provisions contained in these Terms of Use.

As the Website visitor, you are responsible for making all the necessary arrangements for accessing the Website. You are also responsible for ensuring that all persons who access the Website through your internet connection are aware of, and comply with, these terms of use and other additional terms and conditions.

Our liability

Nothing contained in this clause excludes or limits WorldFirst's liability for death or personal injury arising from negligence, fraud, fraudulent misrepresentation or any other liability that cannot be excluded or limited under English Law.

To the extent permitted by law we exclude all conditions, warranties, representations and other terms, whether express or implied, which may apply to the Website, or any content on it. You therefore use the Website at your sole risk and WorldFirst will not be liable for any loss or damage whatsoever and howsoever arising as a result of your use of or reliance upon the information contained on the Website, to the maximum extent permitted by law.

We do not represent or warrant that the Website 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 destructive properties will be transmitted or that no damage will occur to your computer. It is your sole responsibility to ensure you have adequate protection and back up of data and equipment, as well as 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 Website.

To the fullest extent permitted by English Law we, our representatives, agents and related entities hereby exclude all conditions, warranties and other terms which otherwise might be implied by statute, common law, or equity.

Additionally we will not be liable for any direct, indirect or consequential loss or damage incurred by you in connection with the website or in connection with the use, inability to use, or results of the use of the Website and any materials posted on it. This includes, but is not limited to:

- loss of income or revenue;
- loss of business;
- loss of profits or contracts;
- loss of anticipated savings;
- loss of data;
- loss of goodwill;
- wasted management or office time;
- and any other loss or damage of any kind, however arising and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable

Transaction concluded through the website

Contracts for the transmission of money or currency exchange formed through the Website or WorldFirst Online or as a result of visits made by you are governed by the general terms and conditions.

Viruses, hacking and other offences

You must not misuse the Website by knowingly introducing viruses, Trojans, worms, bots, logic bombs or any other malicious software

You must not attempt to gain unauthorised access to the Website, the server on which our Website is stored or any server, computer or database connected to the Website.

You must not attack the Website via a denial of service ("DOS") attack or a distributed DOS attack. If you breach this provision you will be committing a criminal offence under the Computer Misuse Act 1990. WorldFirst will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your personal information to them. In the event of such a breach, your right to use the Website will cease immediately.

We do not guarantee that the Website will be secure or free from bugs or viruses. It is your responsibility to ensure you have up to date and effective anti-virus and anti-malware software on your phone, tablet, computer, server, network infrastructure or any other device through which you transact with us. If you believe any device through which you transact with us has been infected by any malicious software, you must notify us immediately by calling us.

We will not be liable for any loss or damage caused by a distributed DOS attack, viruses or any other malicious software that infect your computer equipment, computer programs, data or other proprietary material due to your use of the Website or to your downloading of any material posted on it, or on any website linked to it.

We shall not be liable for any loss or damage suffered by you as a result of using public network connections, failing to have an up to date and effective anti-virus and anti-malware software or failing to notify us that your device has been infected by any type of malicious software.

Linking to the website

You may link to our homepage provided you do so in a way that is fair and legal and does not damage or take advantage of our reputation.

You must not establish a link in such a way as to suggest any form of association, approval or endorsement by us where none exists.

You must not establish a link on any website that is not owned by you, for example in online forums, chats or message boards.

We reserve the right to withdraw linking permission without notice.

Links from our website

Where our website contains links to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them.

Jurisdiction

These terms of use and any contractual or non-contractual disputes in relation to it will be governed by and construed in accordance with English Law and the parties both agree to the exclusive jurisdiction of the courts of England and Wales.

Trade marks

The WorldFirst logo is a registered trade mark of World First UK.

Copyright in the pages screens, information and material in their arrangement included in this Website is owned by or licensed to us unless otherwise noted. You may imprint, copy, download or temporarily store extracts from our Website for your personal information or when you use our products and services. You must not alter any material from our Website. Any other use is prohibited unless you first get our written permission. In particular no one may use a part of our Website on any other website or link any other website to our Website other than accordance with this clause 10 and clause 7, without our prior written permission.

Variation

We may revise these terms of use at any time by amending this page on the Website.

It is your responsibility to check this page from time to time in order to take notice of any changes made, as they are binding on you.

Your concerns

If you have any concerns about the contents of the Website please contact enquiries@worldfirst.com