Terms and Conditions - Change.co.uk

(Last Updated: June 17, 2025)

#### 1. Introduction

These Terms and Conditions govern your use of the Change.co.uk website, mobile application, services, and any associated content. By accessing or using any part of our platform, you agree to be legally bound by these terms. If you do not accept these terms, you must not use our services.

## 2. Definitions

- "We", "our", or "us" refers to Change.co.uk
- "User", "you", or "your" refers to any individual using our services
- "Platform" refers to the Change.co.uk website, mobile app, and related services
- 3. Mobile App and Account Linking

The Change Mobile Application may redirect you to the Change Website without notice. Upon doing so, the Change Mobile Application may also sign you in on the Change Website to any accounts currently signed in to on the Change Mobile Application. This may affect your browser cookies, cache and experience.

#### 4. Account Registration

To access certain features, you must register for an account. You are responsible for maintaining the confidentiality of your login credentials. You agree to provide accurate information and to notify us immediately of any unauthorized use of your account.

#### 5. Payments and Billing

All payments for services offered by Change.co.uk are final. We do not offer refunds if you change your mind or decide the service 'is not for you'. You may cancel your plan within 14 days of purchase for a full refund, provided you have not accessed premium features. After this period, no refunds will be issued unless required by law.

#### 6. Cancellations and Termination

You may cancel your subscription within 14 days of the initial purchase to receive a full refund, provided that no premium services have been accessed. After the 14-day window, cancellation will stop future billings, but no refunds will be issued for payments already made. We reserve the right to suspend or terminate your access to our platform at any time, with or without notice, for breach of these terms.

#### 7. Intellectual Property

All content provided by Change.co.uk, including but not limited to text, images, graphics, videos, software, branding, and logos, is the property of Change.co.uk or its content suppliers. You may not reproduce, distribute, or modify any content without explicit written permission.

#### 8. Social Media and Content Sharing

By tagging or sharing content with Change.co.uk on social media platforms, you grant us a non-exclusive, royalty-free, worldwide license to repost, share, or use such content for promotional purposes. We respect user privacy and will honor removal requests sent to admin@change.co.uk.

### 9. User Conduct

You agree not to misuse the platform by:

- Posting unlawful, harmful, or offensive content
- Attempting to gain unauthorized access to accounts or systems
- Using bots, scrapers, or automated systems without permission
- Harassing, threatening, or impersonating other users

### 10. Limitation of Liability

To the maximum extent permitted by law, Change.co.uk and its affiliates shall not be liable for any direct, indirect, incidental, consequential, or punitive damages arising from or related to your use of our services. This includes, without limitation, damages for loss of profits, data, or goodwill, even if we have been advised of the possibility of such damages.

#### 11. Disclaimers

Our services are provided 'as is' and 'as available'. We do not guarantee uninterrupted or error-free service. We disclaim all warranties, express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, and non-infringement.

## 12. Governing Law

These Terms and Conditions shall be governed by and construed in accordance with the laws of England and Wales. Any disputes arising from or related to these terms shall be subject to the exclusive jurisdiction of the courts of England and Wales.

13. Dispute Resolution

In the event of a dispute, you agree to attempt informal resolution by contacting us at admin@change.co.uk. If a resolution is not reached within 30 days, both parties agree to resolve the dispute through mediation or arbitration in the UK, before pursuing court action.

14. Changes to These Terms

We may modify these Terms and Conditions from time to time. We will notify users of material changes through the website or via email. Continued use of our services following any updates constitutes acceptance of the new terms.

15. Contact Information

If you have questions or concerns about these Terms and Conditions, please contact us at:

Email: admin@change.co.uk

16. Affiliate Program Terms

Change.co.uk offers an affiliate program where eligible members can earn commission by referring others to our services. Commissions are subject to eligibility and active account status. If your account is closed, paused, suspended, or otherwise inactive, any pending or previously issued commissions during this period are void and non-recoverable. We reserve the right to disqualify commissions obtained through misleading, abusive, or non-compliant promotional methods.

Change.co.uk reserves the right to suspend or permanently close your account at its sole discretion and under any means necessary if we determine that you have breached our rules, terms, or community standards. This may include activity deemed dishonest, unethical, or harmful to the business or its users.

By purchasing a membership, you agree that if your account is closed, paused, or terminated-whether by your request or by Change.co.uk-you forfeit any right to communicate with other members through our platform, associated groups, or private networks tied to your membership. Any unauthorized contact with current members after leaving the platform may result in legal action or prosecution at the discretion of Change.co.uk.