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All expressions on this website shall, from the Effective Date, bear the meanings defined in the Scheme, a copy of which will be posted in the Documents section of the website when the Scheme has become effective.

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- (d) any computer virus or line or system failure;
- (e) any misrepresentation on or relating to this Website (other than a fraudulent misrepresentation made by us or on our behalf);
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Nothing in these Terms & Conditions has the effect of excluding or limiting our liability towards you:

- for death or personal injury caused by our negligence or the negligence of our

employees or agents;

- under the Financial Services and Markets Act 2000 and any rules and regulations for the conduct of business made under these Acts to which We are subject, including any applicable rules of the Financial Services Authority; or
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These Terms and Conditions shall be governed by and construed in accordance with English

Law, and the parties agree to submit to the exclusive jurisdiction of the English Courts.

Information and Assistance

If you have any questions or you are experiencing difficulty with this Website, then please contact our helpdesk:

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