

Introduction

Through our website we offer comparison services in relation to a number of financial products and services. Some of these products and services are offered via third party websites which are linked to via our website. Where this is the case you will be bound by the third party's terms and conditions.

In these Terms and Conditions, "we", "our" and "us" means thepensiontransfer.com and "you" and "your" means any person who uses our website.

If you are unsure about any aspect of these Terms & Conditions, or have any questions regarding our relationship with you, please contact us.

1. About our services

We provide an independent and online pension provider search engine that has been designed to save you time and money. Not only do we strive to find you the most competitive quotes for pension providers, we also aim to provide you with the information you need to make an informed choice on which policy or product best suits your needs.

We will ask you some questions and produce a list of quotations based on the answers you give and provide the information you need to help decide which is the right policy or product for you. This will enable you to make your own choice about how to proceed. We don't offer advice or make recommendations.

2. How are we paid?

You will not be charged for using our website. Instead, when you use our website to buy a product or service from a third party, that third party pays a commission to us.

3. Use of Website

i. Our website allows you to access our independent online service which compares a number of pension provider products.

ii. You are only permitted to use our website if you are a UK resident and you are using it for personal use. Commercial use of our website is strictly prohibited and we reserve the right to take steps - including legal action - against any person or company who uses our website or services for commercial use or in any other unauthorised manner. Unauthorised use includes (but is not limited to) breach of copyright, processing multiple quotes for other customers or companies, and other companies checking their prices against those presented on this website.

iii. You are not permitted to do anything that may affect the security of our website or any information or material stored within it.

iv. You may not operate any link to our website without our first obtaining our written permission. Any such permission may be revoked without notice and we reserve the right to require you to remove any link immediately and at any time.

What are your responsibilities?

1. Pension Provider obligations

We will provide you with quotations based on the information you have provided to us. Where we ask questions to help source quotations, you are responsible for:

- Answering all questions honestly, completely and to the best of your knowledge, and for ensuring that any assumptions made are correct.
- Failure to do so may lead to your pension provider plan being invalid or an increase in cost. You may also be liable for any third-party costs in the event of false information.

a) In order to accept a pension provider provided by us you will need to link to the underlying company website and retrieve your details or, where applicable, contact them by phone.

b) Before agreeing to a transfer, it is extremely important that all the information the pension provider holds on you is accurate. You should therefore ensure that all information you provide to us is complete and accurate. Neither we nor any pension providers will check this information for you. Again, failure to do this may lead to your submission being rejected.

c) It is important that you read the company's terms and conditions to check that you understand and agree with them. The pension provider company's terms and conditions are not the same as ours and they will be the terms you agree to when you accept a quotation.

d) It is important that you read all pension documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Failure to comply with the company's terms and conditions could invalidate your policy.

e) You should also check that all your details on the policy documents are correct, including any assumptions that may have been made on your behalf by the pension provider. If the information supplied by you is not correct, it is your responsibility to notify the pension provider

y. Failure to inform the insurer of any errors or missing information could invalidate your transfer.

2. Other obligations

a) You must keep your password confidential and it must not be disclosed to or shared with anyone. You are solely responsible for all use of your account on our website.

b) Where you provide information about any other individual (e.g. a beneficiary) you are confirming to us that you have their authority to do so.

c) You must not misuse our website by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorised access to our website, the server on which our website is stored, or any server, computer or database connected to it.

We are not responsible to you for:

i. any reliance that you may place on any material or commentary posted on our website. Please note that nothing contained in our website or the material published on it is intended to amount to advice on which you should rely; or

ii. any losses you suffer because the information you put into our website is inaccurate or incomplete; or

iii. any losses you suffer if the information you put into our website is accurate but the pension provider's website has not accurately reflected that information because its system is not working correctly; or

iv. any losses you suffer if you misrepresent any fact which may influence the pension provider's decision to accept the terms offered; or

v. any losses you suffer because you cannot use our website at any time; or

vi. any losses you suffer through connecting to any linked third-party websites or any statements, information, content, products or services that are published on, or may be accessible from, any linked third-party website and we do not guarantee that they are free from viruses or anything else that could be infectious or destructive; or

vii. any errors in or omissions from our website; or

- viii. any losses you may suffer by relying on any commentary, postings or reviews (of our services or that of our partners) on our website; or
- ix. any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of our website or to your downloading of any material posted on it, or on any website linked to it; or
- x. the privacy policies and practices of other linked third-party websites, even if you access them using links from our website; or
- xi. any unauthorised access or loss of personal information that is beyond our control.

Complaints

We set ourselves very high standards and do our utmost to maintain these high standards in everything we do. In rare situations where you may feel those standards have not been maintained we would like you to tell us as this is the only way we will be able to improve our service.

How do you do this?

Email: feedback@thepensiontransfer.com

Please note that our office opening hours are Monday to Friday 9am to 5.30pm, excluding bank holidays.

If your complaint relates to a pension provider or an agreed policy, we will let you know that we have forwarded your complaint to the correct company and will supply you with their contact details. The pension provider company will then reply to your complaint directly.

Legal

- i. These Terms and Conditions apply to your use of our website.
- ii. By accessing our website you agree to be bound by these Terms and Conditions, together with our Privacy Policy. If you do not wish to be bound by them then you should stop using our website immediately.

iii. We reserve the right to change these Terms and Conditions from time to time and without notice. You should therefore check these Terms and Conditions each time you visit our website.

iv. If any part of these Terms and Conditions is subsequently considered to be illegal, invalid or unenforceable then that provision should be treated as having been deleted without affecting the validity of the remaining terms.

v. These Terms and Conditions (together with our Privacy Policy) represent the entire agreement between you and us relating to your use of our website. These terms also supercede any previous agreements, including previous terms and conditions of our website.