

**These terms may have changed since you last reviewed them**  
Contact us for a list of changes and when they were made.

## **Where to find information about us and our services**

You can find everything you need to know about us, Ordli, and our services on our website, before you subscribe. We also confirm the key information to you in writing before you order, in your online account or on paper.

## **When you buy from us you are agreeing that:**

- [We only accept subscriptions when we've checked them.](#)
- [Sometimes we reject subscriptions.](#)
- [We charge you when we supply your service.](#)
- [We charge interest on late payments.](#)
- [We pass on increases in VAT.](#)
- [We're not responsible for delays outside our control.](#)
- [You have a legal right to change your mind.](#)
- [You can end an on-going contract.](#)
- [You have rights if there is something wrong with your service.](#)
- [We can change services and these terms.](#)
- [We can suspend supply \(and you have rights if we do\).](#)
- [We can withdraw services.](#)
- [We can end our contract with you.](#)
- [We don't compensate you for all losses caused by us or our services.](#)
- [We use your personal data as set out in our Privacy Notice.](#)
- [You have several options for resolving disputes with us.](#)
- [Other important terms apply to our contract.](#)

## **We only accept subscriptions when we've checked them**

We contact you to confirm we've received your subscription and we accept it when we supply the service and confirm supply to you.

## **Sometimes we reject subscriptions**

Sometimes we reject subscriptions, for example, because a credit reference we have obtained is unsatisfactory, or because we can't verify your identity, because you are located outside the UK or because the service was mispriced by us. When this happens, we let you know as soon as possible and refund any sums you have paid.

## **We charge you when we supply your service**

However, for some services we take payment at regular intervals, as explained to you during the order process.

**We charge interest on late payments**

If we're unable to collect any payment you owe us we charge interest on the overdue amount at the rate of 4% a year above the Bank of England base rate from time to time. This interest accrues on a daily basis from the due date until the date of actual payment of the overdue amount, whether before or after judgement. You pay us the interest together with any overdue amount.

**We pass on increases in VAT**

If the rate of VAT changes between your order date and the date we supply the service, we adjust the rate of VAT that you pay, unless you have already paid in full before the change in the rate of VAT takes effect.

**We're not responsible for delays outside our control**

If our supply of your service is delayed by an event outside our control, such as online banking connections, we contact you as soon as possible to let you know and do what we can to reduce the delay. As long as we do this, we won't compensate you for the delay, but if the delay is likely to be substantial you can contact our [Customer Service Team](#) to end the contract and receive a refund for any services you have paid for in advance, but not received, less reasonable costs we have already incurred.

**You have a legal right to change your mind**

**Your legal right to change your mind.** For most of our services, you have 14 days after the date we confirm your order to change your mind about a purchase, but:

- You lose the right to cancel any service, when it's been completed (and you must pay for any services provided up to the time you cancel).

**How to let us know and what happens next.** If you change your mind, contact our [Customer Service Team](#). We will refund you as soon as possible and within 14 days of you telling us you've changed your mind. We refund you by the method you used for payment. We don't charge a fee for the refund.

**You can end an on-going contract (find out how)**

We tell you when and how you can end an on-going contract with us (for example, for regular services) during the order process and we confirm this information to you in writing after we've accepted your order. If you have any questions, please contact our [Customer Service Team](#).

**You have rights if there is something wrong with your service**

If you think there is something wrong with your service, you must contact our [Customer Service Team](#).

## **We can change services and these terms**

Changes we can always make. We can always change a service:

- to reflect changes in relevant laws and regulatory requirements; and
- to make minor technical adjustments and improvements, for example to address a security threat.

These are changes that don't affect your use of the service.

**Changes we can only make if we give you notice and an option to terminate.** We can also make the following types of change to the service or these terms, but if we do so we'll notify you and you can then contact our [Customer Service Team](#) to end the contract before the change takes effect and receive a refund for any services you've paid for in advance, but not received:

- loss of authorisation by the financial regulator (the FCA)

## **We can suspend supply (and you have rights if we do)**

### **We can suspend the supply of a service.**

We do this to:

- deal with technical problems or make minor technical changes;
- update the service to reflect changes in relevant laws and regulatory requirements; or
- make changes to the service (see LINK We can change services and these terms).

**We let you know, may adjust the price and may allow you to terminate.** We contact you in advance to tell you we're suspending supply, unless the problem is urgent or an emergency. If we suspend the service for longer than 7 days in any month we adjust the price so you don't pay for it while it's suspended. If we suspend supply, or tell you we're going to suspend supply, for more than 7 days you can contact our [Customer Service Team](#) to end the contract and we'll refund any sums you've paid in advance for services you won't receive.

## **We can withdraw services**

We can stop providing a service. We let you know at least 24 hours in advance and we refund any sums you've paid in advance for services which won't be provided.

## **We can end our contract with you**

We can end our contract with you for a service and claim any compensation due to us if:

- you don't make any payment to us when it's due and you still don't make payment within seven days of our reminding you that payment is due;

- you don't, within a reasonable time of us asking for it, provide us with information, cooperation or access that we need to provide the service, for example, completion of identity procedures or security checks
- you access financial accounts or services via our website that you are not authorised to access
- you share your login details with anyone else other than yourself
- you permit someone other than yourself to operate your services on your behalf

### **We don't compensate you for all losses caused by us or our services**

We're responsible for losses you suffer caused by us breaking this contract unless the loss is:

- **Unexpected.** It was not obvious that it would happen and nothing you said to us before we accepted your order meant we should have expected it (so, in the law, the loss was unforeseeable).
- **Caused by a delaying event outside our control.** As long as we have taken the steps set out in the section [We're not responsible for delays outside our control](#).
- **Avoidable.** Something you could have avoided by taking reasonable action, including following our reasonable instructions for use.
- **A business loss.** It relates to your use of a product for the purposes of your trade, business, craft or profession.

### **We use your personal data as set out in our Privacy Notice**

How we use any personal data you give us is set out in our [Privacy Notice](#).

### **You have several options for resolving disputes with us**

**Our complaints policy.** Our [Customer Service Team](#) will do their best to resolve any problems you have with us or our services as per our Complaints policy.

**Resolving disputes without going to court.** Alternative dispute resolution is an optional process where an independent body considers the facts of a dispute and seeks to resolve it, without you having to go to court.

**You can go to court.** These terms are governed by English law and wherever you live you can bring claims against us in the English courts. If you live in Wales, Scotland or Northern Ireland, you can also bring claims against us in the courts of the country you live in. We can claim against you in the courts of the country you live in.

### **Other important terms apply to our contract**

**We can transfer our contract with you, so that a different organisation is responsible for supplying your service.** We'll contact you to let you know if we plan to do this. If you're unhappy with the transfer you can contact our Customer Service Team to end the contract within 14 days of us telling you about it and we will refund you any payments you've made in advance for services not provided.

**Your contract with us is non-transferable.**

**Nobody else has any rights under this contract.** This contract is between you and us. Nobody else can enforce it and neither of us will need to ask anybody else to sign-off on ending or changing it.

**If a court invalidates some of this contract, the rest of it will still apply.** If a court or other authority decides that some of these terms are unlawful, the rest will continue to apply.

**Even if we delay in enforcing this contract, we can still enforce it later.** We might not immediately chase you for not doing something (like paying) or for doing something you're not allowed to, but that doesn't mean we can't do it later