

# Terms and Conditions

**Finquo LTD** is registered in Covent Garden, London (No. 15817496), 71-75 Shelton Street, Covent Garden, London, United Kingdom, WC2H 9JQ (the **"Company"**, **"we"**, **"our"**, **"us"**).

We operate the website: <https://www.finquo.io/>.

By visiting this Website and/or using our Services, you consent to and are bound by these Terms and Conditions. The reference to any user of the Website is hereinafter referred to as **"you"**, **"your"**, **"user"**.

These Terms and Conditions (the **"Agreement"**, **"Terms and Conditions"**) govern each use you make of the Services provided through the Website. If you do not agree to these Terms and Conditions, you must not use our Services, our Website.

## 1. Disambiguation/Definition of Keywords and Phrases

**"Website"** refers to <https://www.finquo.io/>.

**"Services"** refers to the information services provided by the Company through the Website.

**"Donation"** refers to the voluntary contributions made by users to support our Services.

## 2. User Rights and Responsibilities

Users have the right to access and use our information Services in accordance with this Agreement.

Users are responsible for ensuring the accuracy of the information they provide and must not misuse our Services or Website in any way. Misuse includes, but is not limited to, unauthorized access, distribution of malware, and any illegal activities.

We are not acting as an advisor, do not provide financial, investment and other advice to you and the information allocated at our Website is not for advisory purpose.

## 3. Proper or Expected Usage; Definition of Misuse

Proper usage includes using the Website to access information Services as intended. Misuse of the Website or Services includes, but is not limited to, unauthorized access, distribution of malware, and any illegal activities. Users must use the Website and Services only for lawful purposes and in accordance with applicable laws and regulations, these Terms and Conditions.

All information in the Website is provided "as is" with no guarantee of completeness, accuracy, timeliness or of the results obtained from the use of this information, and without warranty of any kind, express or implied, including, but not limited to warranties of performance, merchantability and fitness for a particular purpose.

#### **4. Accountability for Online Actions, Behavior, and Conduct**

Users are accountable for their actions and behavior while using our Website. Any conduct that violates these Terms and Conditions may result in termination of access to our Services. Users agree to indemnify and hold harmless the Company from any claims, liabilities, damages, and expenses arising from their use of the Website and Services.

Users are strictly prohibited from our Website, Services use, where and if they behave, intentionally or unintentionally, as follows, including but not limited to:

1. Performing illegal, unlawful or immoral activities;
2. Infringement of any intellectual property rights;
3. In any way, which causes, or may cause, damage to the Website, including but not limited to the security and safety features, or interferes with any other person's use of the Website;
4. Insulting or harassing or the usage of any language that may be offensive or a discrimination against the other users of the Website and the Company's employees, representatives;
5. In any manner that damage or may damage our good name and repute;
6. In any way which is harmful, unlawful, illegal, abusive, or in breach of the Terms and Conditions, other additional terms and conditions, and any applicable law or regulation.

#### **5. Privacy Policy Outlining the Use of Personal Data**

Our Privacy Policy outlines how we collect, use, and protect your personal information. By agreeing to these Terms and Conditions, you also agree to the terms outlined in our Privacy Policy. We are committed to protecting your privacy and will only use your personal information in accordance with our Privacy Policy. You can view our Privacy Policy [here](#).

## **6. Information Services and Voluntary Donations**

We provide information Services to our users. Donations made through the Website are voluntary and support the continuation and enhancement of these Services. The Donations are not recoverable.

All payments through the Website shall be made by a payment card. Once you confirm to us through the Website that you wish to proceed with your Donations, your transaction will be processed through our payment services provider, Payment Provider Name, whose terms and conditions and privacy policy can be found here.

By confirming that you wish to proceed with your Donation, you authorize us to request funds from your credit or debit card.

## **7. Unauthorized Card Use**

If you become aware of fraudulent use of your card, or if it is lost or stolen, you must notify your card provider immediately. We are not responsible for any losses incurred due to unauthorized card use.

## **8. Information from You**

Before we can access Donations, you must provide us with:

- (i) your name, address, and email address;
- (ii) details of the credit or debit card that you wish to use to fund the Donation.

We will use this information to process your Donation. It is your responsibility to ensure you have provided us with the correct information. When you submit your payment details, these details will be transferred to our payment provider, and your payment data will be collected and processed securely by them. You should make sure that you are aware of their terms and conditions, which are different from our own, to ensure that you are comfortable with how they will process your personal data before you make a Donation. We won't share your personal details with any other third party other than as set out in our Privacy Policy.

## **9. Payment Details**

All payments through the Website shall be made by payment card. Once you confirm that you wish to proceed with your Donation, your transaction will be processed through our payment services provider. By confirming that you wish to proceed with your Donation, you authorize us to request funds from your credit or debit card.

## **10. Opt-out Policy and Account Termination**

Users can choose not to make Donations at any time. If you wish to terminate your use of our Services, please contact us as set forth below. Termination of your use of the Services will not affect any accrued rights or liabilities of either party.

## **11. Disclaimer/Limitation of Liability**

The Company shall not be liable for any damages incurred by users as a result of using our Website or Services. We provide our Services on an "as is" and "as available" basis without any warranties of any kind, either express or implied.

To the fullest extent permissible under applicable law, the Company disclaims all warranties, express or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose.

The Company does not warrant that the Services will be uninterrupted or error-free, that defects will be corrected, or that the Website or the server that makes it available are free of viruses or other harmful components.

The Company shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages arising out of the use of or inability to use the Services or any content on the Website, even if the Company has been advised of the possibility of such damages.

The Company makes every effort to ensure that the Website and the Services the Company provides, continue to operate smoothly and without interruption, however we cannot guarantee that technological failures or delays will prevent us from doing so.

The Company accepts no liability for any errors or omissions in the information contained in the Website. You acknowledge that you are solely responsible for the use to which you put the Website, and all the results and information you obtain from it and that all warranties, conditions, undertakings, representations and terms whether expressed or implied, statutory or otherwise are hereby excluded to the fullest extent permitted by law.

The Company makes no representations or warranties in respect of the accuracy, reliability of any of the information, content, or advertisements contained on or linked, downloaded or accessed from the Website.

## **12. User Notification upon Modification of Terms**

We reserve the right to amend these Terms and Conditions at any time without notice to you. By continued use of this Website, you accept, without limitation or qualification, the updated Terms and Conditions.

## **13. Refund Policy**

If you make an error in your Donations, please contact us either by email at [refunds email](mailto:refunds@thecharityshop.org), or by post at 71-75 Shelton Street, Covent Garden, London WC2H 9JQ, United Kingdom, within 30 days, and a full refund will be made to you. Refunds will only be made to the original payment method used.

## **14. Intellectual Property**

All content on the Website, including but not limited to text, graphics, layouts, logos, images, and software, is the property of the Company or its content suppliers and is protected by the copyright

law. The compilation of all content on this site is the exclusive property of the Company and is protected by the copyright law. All software used on this site is the property of the Company or its software suppliers and is protected by the copyright law.

You may download content for non-commercial, personal use only, provided copyright, trademark or other proprietary notices remain unchanged and visible.

No right, title or interest in any downloaded materials is transferred to you as a result of any such downloading or copying. Except for personal use, these items may not be copied, distributed, displayed, reproduced, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise without prior written permission of the Company.

## **15. Third-Party Links**

Our Website may contain links to third-party websites that are not owned or controlled by the Company. We have no control over, and assume no responsibility for, the content, privacy policies, or practices of any third-party websites. By using our Website, you expressly relieve the Company from any and all liability arising from your use of any third-party website.

## **16. Governing Law and Litigation**

These Terms and Conditions are governed by and construed in accordance with the laws of the United Kingdom, and the parties irrevocably submit to the exclusive jurisdiction of England and Wales.

## **17. Advertisements**

The Company is entitled to allocate various advertisements of third parties at the Website.

In addition to the abovementioned, the Company could advertise, offer various services at the Website.

## **18. Contact Information**

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

### **Finquo LTD**

71-75 Shelton Street

Covent Garden, London WC2H 9JQ

United Kingdom

Email: [office.finquo@gmail.com](mailto:office.finquo@gmail.com)

By using our Website and Services, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

## **19. Acceptance of E-communication**

The Company and you agree to refer to and trust electronic signatures (which do not meet the requirements for the qualified electronic signature) affixed via Website, e-mails and other services proposed by us. Such electronic signatures shall have the equivalent legal effect, validity, admissibility and enforceability of a handwritten signature. You acknowledge and agree that you are satisfied with the documents which are electronically executed. You agree with the electronic communications between the parties. The Company and you understand and accept the risks connected with the use of electronic signatures which do not meet the requirements for the qualified electronic signature, and recognize the documents signed with such signatures as legal, binding for them.