

PLEASE READ THESE TERMS AND CONDITIONS OF USE CAREFULLY BEFORE USING THIS WEBSITE

Banks Homes website: Terms & conditions of website use

Terms and conditions of website use

These terms and conditions of website use (together with the documents referred to in it) tell you the terms and conditions that govern your use of our website www.bankshomes.co.uk (https://www.bankshomes.co.uk) (our site). Use of our site includes accessing and browsing our site. Please read these terms and conditions of website use carefully before you start to use our site. We recommend that you print a copy of this for future reference. By using our site, you confirm that you accept these Terms of Use and that you agree to comply with them. If you do not agree to these terms of use, you must not use our site.

Other applicable terms

These terms of use refer to our **privacy statement** (available at **https://www.bankshomes.co.uk**) that sets out the terms on which we process any personal data we collect from you, or that you provide to us. In summary — any cookies used on our website will not contain personally identifiable information about you, unless you submit this to us, however, we do use cookies on our website to help make your visits more effective. By using our site, you consent to such processing and you warrant that all data provided by you is accurate.

Changes to these terms

We may revise these terms of use at any time by amending this page. Please check this page from time to time to take notice of any changes we make, as they are binding on you.

Changes to our site

We may update our site from time to time, and may change the content at any time. However, please note that any of the content on our site may be out of date at any given time, and we are under no obligation to update it. We do not guarantee that our site, or any content on it, will be free from errors or omissions.

Accessing our site

Our site is made available free of charge. We do not guarantee that our site, or any content on it, will always be available or be uninterrupted. Access to our site is permitted on a temporary basis. We may suspend, withdraw, discontinue or change all or any part of our site without notice. We will not be liable to you if for any reason our site is unavailable at any time or for any period. You are responsible for making all arrangements necessary for you to have access to our site. You are also responsible for ensuring that all persons who access our site through your internet connection are aware of these Terms of Use, and that they comply with them. Our site is directed to people residing in the United Kingdom. We do not represent that content available on or through our site is appropriate or available in other locations. We may limit the availability of our site or any service or product described on our site to any person or geographic area at any time. If you choose to access our site from outside the United Kingdom, you do so at your own risk.

Intellectual property rights

We are the owner or the licensee of all intellectual property rights in our site, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved. You may print off one copy, and may download extracts, of any page(s) from our site for your personal use and you may draw the attention of others within your organisation to content posted on our site. You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text. Our status (and that of any identified contributors) as the authors of content on our site

AC_209992234_3

must always be acknowledged. You must not use any part of the content on our site for commercial purposes without obtaining a licence to do so from us. If you print off, copy or download any part of our site in breach of these terms of use, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

Trademarks

"The Banks Group", "Banks Group", "Banks Homes" and their associated logos and the BANKS yellow and black 'lozenge' logo are registered trademarks.

No reliance on information

The content on our site is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on our site. Although we make reasonable efforts to update the information on our site, we make no representations, warranties or guarantees, whether express or implied, that the content on our site is accurate, complete or up-to-date.

Prohibited uses

You may use our site only for lawful purposes. You may not use our site:

- in any way that breaches any applicable local, national or international law or regulation
- In any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect
- for the purpose of harming or attempting to harm minors in any way
- to send, knowingly receive, upload, download, use or re -use any material which does not comply with our content standards as set out in these terms of use
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam)
- to knowingly transmit any data, send or upload any material that contains viruses, Trojan horses, worms, time -bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware

You also agree:

- not to reproduce, duplicate, copy or re -sell any part of our site, except in accordance with these terms of use
- not to access without authority, interfere with, damage or disrupt any part of our site, any equipment or network on which our site is stored, any software used in the provision of our site; or any equipment or network or software owned or used by any third party.

Limitation of our liability

Nothing in these terms of use excludes or limits our liability for death or personal injury arising from our negligence, or our fraud or fraudulent misrepresentation, or any other liability that cannot be excluded or limited by English law. To the extent permitted by law, we exclude all conditions, warranties, representations or other terms which may apply to our site or any content on it, whether express or implied.

We will not be liable to any user for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:

- use of, or inability to use, our site; or
- · use of or reliance on any content displayed on our site

If you are a business user, please note that in particular, we will not be liable for:

- · loss of profits, sales, business, or revenue
- business interruption
- · loss of anticipated savings

AC_209992234_3 2

- · loss of business opportunity, goodwill or reputation; or
- · any indirect or consequential loss or damage

If you are a consumer user, please note that we only provide our site for domestic and private use. You agree not to use our site for any commercial or business purposes, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity. We will not be liable for any loss or damage caused by a virus, distributed denial -of -service attack, or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of our site or to your downloading of any content on it, or on any website linked to it. We assume no responsibility for the content of websites linked on our site. Such links should not be interpreted as endorsement by us of those linked websites. We will not be liable for any loss or damage that may arise from your use of them.

Access

You must not attempt to gain unauthorised access to our site, the server on which our site is stored or any server, computer or database connected to our site. You must not attack our site via a denial -of -service attack or a distributed denial -of service attack. By breaching this provision, you would commit a criminal offence. We will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our site will cease immediately.

Linking to our site

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it. You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists. You must not establish a link to our site in any website that is not owned by you. Our site must not be framed on any other site, nor may you create a link to any part of our site other than the home page. We reserve the right to withdraw linking permission without notice. The website in which you are linking must comply in all respects with the content standards set out in these terms and conditions of use. If you wish to make any use of content on our site other than that set out above, please email feedback@banksgroup.co.uk (mailto:feedback@banksgroup.co.uk).

Third party links and resources in our site

Where our site contains links to other sites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those sites or resources.

Applicable law

If you are a consumer, please note that these Terms of Use, its subject matter and its formation, are governed by English law. You and we both agree to that the courts of England and Wales will have non-exclusive jurisdiction. However, if you are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are resident of Scotland, you may also bring proceedings in Scotland. If you are a business, these terms of use, its subject matter and its formation (and any non -contractual disputes or claims) are governed by English law. We both agree to the exclusive jurisdiction of the courts of England and Wales.

Contact Us

Please complete the **Get in touch** form on the **Contact Us (https://www.bankshomes.co.uk/contact-us/)** page or at the bottom of the **home (https://www.bankshomes.co.uk/)** page, or email us as **feedback@banksgroup.co.uk (mailto:feedback@banksgroup.co.uk)** or call us on **0191 378 6100**.

If your feedback / query / issue is urgent please call 0191 378 6100.

AC_209992234_3 3