

Terms and conditions for the use of the Money Minds website

In these terms and conditions references to “**you**”, “**your**” and “**yours**” are references to the person(s) accessing the Site.

Yorkshire Building Society is referred to as “**we**” or “**us**” or “**our**”.

The term “**parties**” will be used to refer to both you and us together.

The “**Site**” means our web site, hosted at www.ybsmoneyminds.co.uk

THESE TERMS AND CONDITIONS ARE IMPORTANT. BEFORE USING THIS SITE, YOU SHOULD READ THROUGH THEM CAREFULLY, AS WELL AS OUR SITE PRIVACY POLICY AND COOKIE POLICY AND CONTACT US AT community@ybs.co.uk IF THERE IS ANYTHING YOU DO NOT UNDERSTAND.

Use of the Site

1. By accessing any part of the Site you agree to accept and be bound by these terms and conditions. If you do not agree with any of them then you should stop using the Site immediately.
2. We have the right to amend the contents of the Site at any time.
3. This Site is designed for use in the United Kingdom. If you choose to access this Site, you are responsible for meeting any requirements of applicable local, national or international laws and any use of this Site outside the United Kingdom is entirely at your own risk.

Changes to these Terms and Conditions

4. We have the right to amend these terms and conditions from time to time. Our updated terms and conditions will be displayed on the Site and by continuing to use and access the Site following such changes, you agree to be bound by any variation made by us. It is your responsibility to check these terms and conditions from time to time to verify such variations.

Accessibility

5. We have made reasonable efforts to ensure that the Site is accessible from a wide range of computers and browsers. However, we cannot absolutely guarantee that you will be able to access the Site if you change the hardware/software you are using and we do not accept liability if you are unable to do so.
6. We may suspend access to the Site without notice for any reason, including the maintenance and updating of the information on it. We reserve the right to amend, alter or add to information appearing on the Site.

Accuracy of Information

7. We make reasonable efforts to ensure that the information provided on the Site is up to date and accurate although we make no representations, warranties or guarantees, whether express or implied, that the content on the Site is accurate, complete and up to date. Furthermore, we cannot guarantee that any information on the Site is suitable for your particular purposes, as the Site is, inevitably, general, rather than specific.

8. We exclude liability to the full extent allowed by law. If you intend to rely on any information presented on this Site, you are responsible for checking that it meets your specific requirements.

Links to other sites

9. We are not responsible for the content, security or performance of linked web sites and we do not endorse any products or services advertised on them. Once you leave the Site, you will no longer be covered by our privacy or security policies.

Links to our Site

10. You cannot provide hyperlinks to our Site in any other website or communication without our permission. If you would like our permission please email community@ybs.co.uk , however, we are under no obligation to grant this permission.

Termination

11. We may, acting reasonably, stop you using this Site and deny you access in future if you do not comply with these terms and conditions or if we have reasonable grounds to suspect that you are using the Site for any improper purpose, including (but not limited to) fraudulent, abusive or illegal activity.

Copyright

12. Copyright or other intellectual property rights protect the content and layout of this Site. This not only includes text but also software, data, forms, sound, music, graphics, animations, logos and video clips. This Site and all content contained within it (including all images and text) is owned by us, our licensors, or both (as applicable).
13. You may print or download materials hosted on the Site for your own personal use. You may not copy, use or print off any material for any commercial, illegal or immoral purpose. If you print off information, data, text or forms, you must not alter, amend, make any derivative works from them nor remove or obscure any logos, names or other proprietary or intellectual property marks showing ownership by us or any third party.

Liability

14. We do not accept liability and responsibility for any direct, indirect or consequential loss or damage incurred by any user arising from (i) the use of, or inability to use, the Site; and/or (ii) use of, or reliance placed on, materials or content displayed on the Site, whether directly or indirectly, resulting from inaccuracies, defects, errors, whether typographical or otherwise, omissions, out of date information or otherwise, even if such loss was reasonably foreseeable and we had been advised of the possibility of the same. Direct, indirect, or consequential loss and damage shall include, but not be limited to, loss of profits, business or contracts, loss of income or revenue, loss of business opportunity, goodwill or reputation, business interruption and wasted expenditure or management time.
15. We exclude all implied conditions, warranties, representations or other terms that may apply to the Site or any content on it.

16. We do our best to ensure that this Site is free from viruses, bugs or other software or programs that may damage the operation of your computer. However, we cannot guarantee this and we do not accept liability if this happens.
17. You should use your own virus protection software and you agree that material downloaded or otherwise accessed through the use of the Site is obtained entirely at your own risk and that you will be entirely responsible for any resulting damage to software or computer systems and/or any resulting loss of data, even if such loss and damage was reasonably foreseeable and we had been advised of the possibility of the same.

Governing Law and Jurisdiction

18. The parties agree that English law will apply to these terms and conditions and that any dispute shall be subject to the non-exclusive jurisdiction of the courts of England.

Costs

19. You agree to reimburse us if we suffer any loss or damage or incur any costs because you use the Site for illegal purposes.

General

20. If any provision of these terms and conditions is found to be legally invalid or unenforceable, it will be deemed severable and deleted. This agreement shall continue to bind the parties if it is capable of continuing in existence without the invalid or unenforceable term.
21. We can transfer our rights duties and responsibilities set out in these terms and conditions to another party. Any party that we make such a transfer to will be subject to the same duties and obligations under these terms and conditions as we are.

Last updated: April 2022