

## Terms and Conditions

Please read these terms and conditions carefully before using this website.

### Terms of website use

These terms of use tell you the rules to make use of our website [www.imfs.co.com](http://www.imfs.co.com), whether as a guest or a registered user. Use of our website includes accessing, browsing, or registering to use our Customer Service-Service portal (CSS).

### Information about us

[www.imfs.co.com](http://www.imfs.co.com) is a website operated by Integrated Contact Solutions Ltd.

IMFS is a trading style owned and operated by Integrated Contact Solutions Ltd.

We are registered in England and Wales under company number 09972113 and have our registered office at 4100 Park Approach 4100 Park Approach, Thorpe Park, Leeds, West Yorkshire, England, LS15 8GB.

We are regulated by the Financial Conduct Authority in respect of consumer credit regulated accounts and comply with the Credit Services Association (CSA) Code of Practice.

### Acceptance of these terms of use

Please read these terms of use carefully before you start to use our website, as these will apply to your use of our website. We recommend that you print a copy of this for future reference.

By using our website, 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 website.

### 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 ensure you understand the terms that apply to you at that time, as they are binding on you.

### Accessing our website

We do not guarantee that our website, or any content on it, will always be available or be uninterrupted. Access to our website is permitted on a temporary basis. We may suspend, withdraw, discontinue or change all or any part of our website without notice. We will not be liable to you if for any reason our website is unavailable at any time or for any period.

You are responsible for ensuring that all persons who access our website through your internet connection are aware of these terms of use and other applicable terms and conditions, and that they comply with them.

## **Your account and password**

If you choose, or you are provided with, a username, password or any other piece of information as part of our security procedures, you must treat such information as confidential. You must not disclose it to any third party.

We have the right to disable any username or password, whether chosen by you or allocated by us, at any time, if in our reasonable opinion you have failed to comply with any of the provisions of these terms of use.

If you know or suspect that anyone other than yourself knows your username or password, you must promptly notify us via telephone on 0113 350 8855.

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 website or to your downloading of any content on it, or on any website linked to it.

## **Making payments**

The following terms in this section apply to all persons making online payments to us and all payment plans set up online to make future payments.

Using the online payments facility on our website indicates that you accept these terms. If you do not accept these terms, you should not make payment or set up a payment plan via the website and should contact us to discuss alternative ways that you can pay.

All online payments and payment plans are subject to the following conditions:

- Payments must be by debit card only. We accept payment with Visa Debit, MasterCard Debit and Electron. A payment plan for future payments may be set up by registering your card (tokenisation) for Continuous Payment Authority (CPA).
- In making a payment or setting up a payment plan you are confirming that you are authorised to make the payment as the cardholder, or otherwise that you have the cardholder's permission.
- Payments will ordinarily reach the account to which you are making payment immediately, but this could take up to two working days.

If the debit card supplier declines payment, we cannot accept liability for this and are under no obligation to inform the accountholder (or if someone has paid on the accountholder's behalf, the person making payment) of this. You should check with your bank/debit card supplier (or, if applicable, the person making payment) that payment has been deducted from the paying account.

### **Refund Policy**

You have the right to request a refund at any time by calling our office on 0113 350 8855. Our agents will discuss the reason you are requesting this. Details of this will be passed to our Finance team who will action within 2-3 working days.

Any refunds will be processed back to the card used to take the payment. Dependant on your card issuer this may not show immediately, however this is beyond our control. You may wish to contact your card issuer for clarification on timescales.

### **Applicable law**

If you are a consumer, please note that these terms of use, their subject matter and their formation, are governed by English law. We both agree that the courts of England and Wales will have 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, their subject matter and their 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**

To contact us, please call us on 0113 350 8855 or email [admin@imfs.co.com](mailto:admin@imfs.co.com)