



Xpert Opinions Terms and Conditions of Service

1) Our Terms

These Terms explain how you may use this website (the Site). References in these Terms to the Site includes the following websites and all associated subdomains and web pages: www.xpertopinions.com

You should read these Terms carefully before using the Site.

We reserve the right, at our sole discretion, to change, modify, add or remove portions of these Terms of Use, at any time. It is your responsibility to check these Terms of Use periodically for changes. Your continued use of the Site following the posting of changes will mean that you accept and agree to the changes.

By accessing or using the Site or otherwise indicating your consent, you agree to be bound by these Terms and the documents referred to in them. If you do not agree with or accept any of these Terms, you should stop using the Site immediately.

2) Definitions

Content means any text, images, video, audio or other multimedia content, software or other information or material submitted to or on the Site;

Terms means these terms and conditions of use as updated from time to time;

Intellectual property rights means rights such as copyright, trade marks, domain names, design rights, database rights, patents and all other intellectual property rights of any kind whether or not they are registered or unregistered (anywhere in the world);

Unwanted Submission has the meaning given to it in the section entitled "submitting information to the site";

Privacy Policy means the policy which governs how we process any personal data collected from you;

Site has the meaning given to it in section 1;

We, us or our means Xpert Opinions Limited (company registration number SC549097 and VAT registration number 304457814) the registered office of which is at Exchange Tower, 19 Canning Street, Edinburgh, EH3 8EH. References to us in these Terms also includes any group companies which we may have from time to time.

You or your means the person accessing or using the Site or its Content.



3) Using the Site

The Site is for your personal and non-exclusive use only. As long as you comply with these Terms of Use Xpert Opinions Limited grants you a personal, non-exclusive, non-transferable, limited privilege to enter and use the Site.

You may not use any "page-scrafer", "robot", "spider", "deep-link" or other automatic device, program, algorithm or methodology, or any similar or equivalent manual process, to access, copy, acquire, or monitor any part of the Site, or in any way reproduce or circumvent the navigational structure or presentation of the Site or any Content, to obtain or attempt to obtain any materials, documents or information through any means not purposely made available through the Site.

You may not attempt to gain unauthorized access to any part or feature of the Site, or any other systems or networks connected to the Site or to any of our servers, or to any of the services offered on or through the Site, by password "mining", hacking or any other illegitimate means.

You may not scan, probe or test the vulnerability of the Site or any network connected to the Site, nor breach the security or authentication measures on the Site or any network connected to the Site.

You may not reverse look-up, trace or seek to trace any information on any other user of or visitor to the Site, or any other customer of ours, to its source, or exploit the Site or any service or information made available or offered by or through the Site, in any way where the purpose is to reveal any information, including but not limited to personal identification or information, other than your own information, as provided for by the Site.

You agree that you will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Site or our systems or networks, or any systems or networks connected to the Site.

You agree not to use any device, software or routine to interfere or attempt to interfere with the proper working of the Site or any transaction being conducted on the Site, or with any other person's use of the Site.

You may not forge headers or otherwise manipulate identifiers in order to disguise the origin of any message or transmittal you send to us on or through the Site. You may not pretend that you are, or that you represent, someone else, or impersonate any other individual or entity.

You may not use the Site or any Content for any purpose that is unlawful or prohibited by these Terms of Use, or to solicit the performance of any illegal activity or other activity which infringes our rights or those of others.



The Site is intended for use only by those who can access it from within the UK. If you choose to access the Site from locations outside the UK, you are responsible for compliance with local laws where they are applicable.

4) Ownership, use and intellectual property rights

This Site and all intellectual property rights in it, including but not limited to any Content, are owned by us, our licensors or both (as applicable). We and our licensors reserve all of our and their rights in any intellectual property in connection with these Terms. This means that we and they remain owners of them and free to use them as we and they see fit.

Nothing in these Terms grants you any legal rights in the Site other than as necessary to enable you to lawfully access the Site as intended and authorized by us. You agree not to adjust or try to circumvent or delete any notices contained on the Site (including any intellectual property notices) and in particular any digital rights or other security technology embedded or contained within the Site.

The Xpert Opinions logo is a registered trade mark number UK00003217512, registered with the Intellectual Property Office.

Third party trade marks and trade names may also be used on this Site. The use of any trade marks on the Site is strictly prohibited unless you have our prior written permission or the permission of the owners of any third party marks or trade names.

You may print off one copy, and may download extracts, of any pages from our website for your personal or non-commercial use and you may draw the attention of others to content posted on our website.

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 or any graphics separately from any accompanying text.

If you print off, copy or download any part of our website in breach of these terms of use, your right to use our website will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

5) Submitting information to the Site

Whilst we try to make sure that the Site is secure, we cannot guarantee the security of any information that you supply to us. We therefore cannot guarantee that it will be kept confidential. For that reason, you should not submit any information that you regard as confidential, commercially sensitive or valuable (Unwanted Submissions) to the Site.



Whilst we value your feedback, you agree not to submit any Unwanted Submissions through our website as currently configured. We will not be legally responsible for keeping any Unwanted Submissions confidential nor will we be legally responsible to you or anybody else for any use of such Unwanted Submissions.

Your use of the Site means that you must also comply (where applicable) with our Privacy policy.

6) Accuracy of information and availability of the Site

We seek to make the Site as accessible as possible. If you have any difficulties using the Site, please contact us. See section 13 below for our contact details.

While we try to make sure that the Site is accurate, up-to-date and free from errors, we cannot guarantee that it will be. Furthermore, we cannot guarantee that the Site will be fit or suitable for any purpose. Any reliance that you may place on the information on this Site is at your own risk.

We may suspend or terminate operation of the Site at any time as we see fit.

Content is provided for your general information purposes only and to inform you about us, including news and services that may be of interest. It does not constitute technical, financial or legal advice or any other type of advice and should not be relied on for any purposes.

While we try to make sure that the Site is available for your use, we do not promise that the Site is available at all times nor do we promise the uninterrupted use by you of the Site.

7) Hyperlinks and third party sites

The Site may contain hyperlinks or references to third party websites other than the Site. Any such hyperlinks or references are provided for your convenience only. We have no control over third party websites and accept no legal responsibility for any content, material or information contained in them. The display of any hyperlink and reference to any third party website does not mean that we endorse that third party's website, products or services. Your use of a third party site may be governed by the terms and conditions of that third party site.

8) Indemnification

You agree to indemnify, defend and hold harmless Xpert Opinions Limited or any company or companies within the Xpert Opinions group of companies, including its directors, affiliated or related entities, agents, subcontractors, suppliers and licensors from and against all losses, expenses, damages and costs, including reasonable legal fees, resulting from any violation by you of these Terms.



9) Events beyond our control

We shall have no liability to you for any breach of these Terms caused by any event or circumstance beyond our reasonable control including, but not limited to the breakdown of systems or network access.

10) Rights of third parties

No one other than a party to these Terms has any right to enforce any of these Terms.

11) Law and jurisdiction

The Terms of this Site are governed by and shall be construed in accordance with Scots Law. You hereby consent to the exclusive jurisdiction of the Scottish courts in all disputes arising out of or relating to the use of this Web site. Those who choose to access this Web site from outside the United Kingdom are responsible for compliance with local laws, if, and to the extent that, local laws are applicable.

12) Changes to these Terms of Service

The date of publishing this Terms and Conditions of Service is 15/03/2019. We may change these Terms from time to time. You should check this policy occasionally to ensure you are aware of the most recent version that will apply each time you access this website.

13) Contacting us

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

a) By e-mail: info@xpertopinions.com

b) By post: Exchange Tower, 19 Canning Street, Edinburgh, EH3 8EH, Scotland