



## Consumer Contracts Regulations 2013

A clear summary of your rights and obligations.

### 1. Applicability

These regulations apply when the Firm enters into a contract with a consumer at a distance or off-premises. They set out the rules on information disclosure and consumer rights during the contracting process.

### 2. Information the Firm Must Provide

Before the contract is concluded, the Firm must provide clear information including the identity of the Firm, main characteristics of the services provided, the total price or a clear explanation of how it is calculated, payment terms, performance arrangements, details about the consumer's right to cancel, and the duration and conditions for termination.

### 3. Right to Cancel

Consumers have the right to cancel the contract within 14 days from the day it is entered into.

### 4. Effects of Cancellation

If the consumer cancels within the cooling-off period, the Firm must refund all payments within 14 days of cancellation.

### 5. Termination After Cooling-Off Period

If the consumer requests the service to begin during the cooling-off period, the right to cancel may be lost once the services have been fully performed.

### 6. Exclusions

The right to cancel does not apply to fully performed services that began with the consumer's explicit consent.

### 7. Amendments

These regulations may be updated or amended in accordance with applicable UK law.

### 8. Opting Out

Consumers may choose to opt out of certain rights under the Regulations only where permitted by law and where such an opt-out does not remove mandatory consumer protections. Any opt-out must be expressly agreed in writing and must be based on clear, unambiguous information provided by the Firm. The Firm must not pressure or mislead the consumer into waiving rights that cannot legally be waived.