
TERMS OF SALE

BACKGROUND:

These Terms of Sale, together with any and all other documents referred to herein, set out the terms under which Services are sold and provided by Us through this website, hclbcommunities.com, ("Our Site"). Please read these Terms of Sale carefully and ensure that you understand them before ordering any Services from Our Site. You will be required to read and accept these Terms of Sale when ordering Services. If you do not agree to comply with and be bound by these Terms of Sale, you will not be able to order Services through Our Site. These Terms of Sale, as well as any and all Contracts are in the English language only.

1. Definitions and Interpretation

1.1 In these Terms of Sale, unless the context otherwise requires, the following expressions have the following meanings:

"Contract"	means a contract for the purchase and sale of Services, as explained in Clause 8;
"Order"	means your order for the Services;
"Order Confirmation"	means our acceptance and confirmation of your Order;
"Services"	means the services which are to be provided by Us to you as specified in your Order (and confirmed in Our Order Confirmation); and
"We/Us/Our"	means HCLB Communities Ltd, a company registered in England under company number 16519927, whose registered address is 71-75 Shelton Street, Covent Garden, London, United Kingdom.

2. Information About Us

2.1 Our Site, hclbcommunities.com, is owned and operated by HCLB Communities Ltd, a limited company registered in England under company number 16519927, whose registered address is 71-75 Shelton Street, Covent Garden, London, United Kingdom.

3. Access to and Use of Our Site

- 3.1 Access to Our Site is free of charge.
- 3.2 It is your responsibility to make any and all arrangements necessary in order to access Our Site.
- 3.3 Access to Our Site is provided "as is" and on an "as available" basis. We may alter, suspend or discontinue Our Site (or any part of it) at any time and without notice. We will not be liable to you in any way if Our Site (or any part of it) is unavailable at any time and for any period.
- 3.4 Use of Our Site is subject to our Website Terms of Use. Please ensure that you have read them carefully and that you understand them.

4. Age Restrictions

- 4.1 Consumers may only purchase Services through Our Site if they are at least 18 years of age.

5. Business Customers

These Terms of Sale do not apply to customers purchasing Services in the course of business.

6. Services, Pricing and Availability

- 6.1 We make all reasonable efforts to ensure that all general descriptions of the Services available from Us correspond to the actual Services that will be provided to you, however please note that the exact nature of the Services may vary depending upon your individual requirements and circumstances.
- 6.2 Please note that sub-Clause 6.1 does not exclude Our responsibility for mistakes due to negligence on Our part and refers only to variations of the correct Services, not to different Services altogether.
- 6.3 We neither represent nor warrant that all Services will be available at all times and cannot necessarily confirm availability until confirming your Order. Availability indications are not necessarily provided on Our Site. Furthermore, such indications may not take into account orders that have been placed by other customers during your visit to Our Site.
- 6.4 We make all reasonable efforts to ensure that all prices shown on Our Site are correct at the time of going online. We reserve the right to change prices and to add, alter, or remove special offers from time to time and as necessary. Changes in price will not affect any Order that you have already placed (please note sub-Clause 6.7 regarding VAT, GST or Sales Tax, however).
- 6.5 All prices are checked by Us when We process your Order. In the unlikely event that We have shown incorrect pricing information, We will contact you in writing before proceeding with your Order to inform you of the mistake and to ask you how you wish to proceed. We will give you the option to purchase the Services at the correct price or to cancel your Order (or the affected part thereof). We will not proceed with processing your Order until you respond. If We do not receive a response from you within 10 business days, We will treat your Order as cancelled and notify you of the same in writing.
- 6.6 In the event that the price of Services you have ordered changes between your Order being placed and Us processing that Order and taking payment, you will be charged the price shown on Our Site at the time of placing your Order.
- 6.7 All prices on Our Site exclude VAT, GST or Sales Tax. If VAT, GST or Sales tax applies based on your jurisdiction, it will be added at checkout. If the VAT, GST or Sales Tax rate changes between your order being placed and Us taking payment, the amount of VAT payable will be automatically adjusted when taking payment.

7. Orders – How Contracts Are Formed

- 7.1 Our Site will guide you through the ordering process. Before submitting your Order to Us you will be given the opportunity to review your Order and amend any errors. Please ensure that you have checked your Order carefully before submitting it.
- 7.2 No part of Our Site constitutes a contractual offer capable of acceptance. Your Order constitutes a contractual offer that We may, at Our sole discretion, accept. Our acknowledgement of receipt of your Order does not mean that We have accepted it. Our acceptance is indicated by Us sending you an Order Confirmation by email. Only once We have sent you an Order Confirmation will there be a legally binding contract between Us and you ("the Contract").
- 7.3 Order Confirmations shall contain the following information:
 - 7.3.1 Confirmation of the Services ordered including full details of the main characteristics of those Services;
 - 7.3.2 Fully itemised pricing for the Services ordered including, where appropriate, taxes and other additional charges;
- 7.4 If We, for any reason, do not accept or cannot fulfil your Order, no payment shall be taken under normal circumstances. If We have taken payment any such sums will be refunded to you as soon as possible and in any event within 10 business days.
- 7.5 You may change your Order at any time before We begin providing the Services by contacting Us.
- 7.6 If you change your Order, We will confirm all agreed changes in writing.
- 7.7 If you change your mind, you may cancel your Order or the Contract before or after We begin providing the Services subject to these Terms of Sale. For details of your cancellation rights, please refer to Clauses 10 and 11.
- 7.8 We may cancel your Order at any time before We begin providing the Services in the following circumstances:
 - 7.8.1 The required personnel and/or required materials necessary for the provision of the Services are not available; or
 - 7.8.2 An event outside of Our control continues for more than 28 calendar days (please refer to Clause 15 for events outside of Our control).
- 7.9 If We cancel your Order under sub-Clause 7.8 and We have taken payment any such sums will be refunded to you as soon as possible and in any event within 10 business days. If We cancel your Order, you will be informed by email and the cancellation will be confirmed in writing by email.
- 7.10 Any refunds due under this Clause 7 will be made using the same payment method that you used when ordering the Services.

8. Payment

- 8.1 Payment for the Services will be due at the point of sale when you submit your Order to Us. Price and payment details will be confirmed in the Order Confirmation. Your chosen payment method will be charged as indicated.

9. Provision of the Services

- 9.1 As required by law, We will provide the Services with reasonable skill and care, and in accordance with any information provided by Us about the Services and about Us. We will begin providing the Services from the date you submit your Order to Us. Where the Services require application, Our processing of your application is part of the Services provided by Us, however, if your application is rejected, We will refund any payment taken as if We were cancelling your Order under sub-Clause 7.8. We will use all reasonable endeavours to provide the Services with reasonable skill and care, commensurate with best trade practice.
- 9.2 We will continue providing the Services for the duration of your subscription.
- 9.3 We will make every reasonable effort to provide the Services in a timely manner. We cannot, however, be held responsible for any delays if an event outside of Our control occurs. Please refer to Clause 16 for events outside of Our control.
- 9.4 If We require any information or action from you in order to provide the Services, We will inform you of this as soon as is reasonably possible.
- 9.5 If the information you provide or the action you take under sub-Clause 9.4 is delayed, incomplete or otherwise incorrect, We will not be responsible for any delay caused as a result. If additional work is required from Us to correct or compensate for a mistake made as a result of delayed, incomplete or otherwise incorrect information or action that you have provided or taken, We may charge you a reasonable additional sum for that work.
- 9.6 In certain circumstances, for example where there is a delay in you sending Us information or taking action required under sub-Clause 9.4, We may suspend the Services (and will inform you of that suspension by email).
- 9.7 In certain circumstances, for example where We encounter a technical problem, We may need to suspend or otherwise interrupt the Services to resolve the issue. Unless the issue is an emergency that requires immediate action We will inform you in advance by email before suspending or interrupting the Services.
- 9.8 If the Services are suspended or interrupted under sub-Clauses 9.6, or 9.7 you will not be required to pay for them during the period of suspension. You must, however, pay any sums that may already be due by the appropriate due date(s).
- 9.9 If you do not pay Us for the Services as required by Clause 8, We may suspend the Services until you have paid any and all outstanding sums due. If this happens, we will inform you by email.

10. Your Legal Right to Cancel (Cooling Off Period)

- 10.1 If you are a consumer, you have a legal right to a “cooling off” period within which you can cancel the Contract for any reason. This period begins once your Order is accepted and We have sent you an Order Confirmation, i.e. when the Contract between you and Us is formed. The period ends at the end of 14 calendar days after that date.
- 10.2 If you wish to exercise your right to cancel under this Clause 10, you must inform Us of your decision within the cooling off period. You may do so in any way you wish. Cancellation by email or by post is effective from the date on which you send Us your message. Please note that the cooling off period

lasts for whole calendar days. If, for example, you send Us an email or letter by 23:59 on the final day of the cooling off period, your cancellation will be valid and accepted. If you would prefer to contact Us directly to cancel, please use the following details:

10.2.1 Email: membership@hclbcommunities.com

10.2.2 Post: 71-75 Shelton Street, Covent Garden, London, United Kingdom.

10.3 We may ask you why you have chosen to cancel and may use any answers you provide to improve Our services in the future, however please note that you are under no obligation to provide any details if you do not wish to.

10.4 As specified in sub-Clause 10.1, if the Services are to begin within the cooling off period you are required to make an express request to that effect. This request forms a normal part of the order process. By requesting that the Services begin within the 14 calendar day cooling off period you acknowledge and agree to the following:

10.4.1 If the Services are fully performed within the 14 calendar day cooling off period, you will lose your right to cancel after the Services are complete.

10.4.2 If you cancel after provision of the Services has begun but is not yet complete you will still be required to pay for the Services provided up until the point at which you inform Us that you wish to cancel. The amount due shall be calculated in proportion to the full price of the Services and the actual Services already provided. Any sums that have already been paid for the Services shall be refunded subject to deductions calculated in accordance with the foregoing. Refunds, where applicable, will be issued within 10 business days and in any event no later than 14 calendar days after you inform Us that you wish to cancel. Refunds will be made using the same payment method you used when ordering the Services.

10.4.3 We may, at Our sole discretion, offer more generous cancellation terms under our Cancellation Policy. In this case, these more generous terms will override sub-Clause 10.4 only. All other Clauses and sub-Clauses in these terms will continue to apply in full.

11. Cancellation After the Legal Cancellation Period

11.1 Cancellation of Contracts after the 14 calendar day cooling off period has elapsed shall be subject to the specific terms governing those Services and may be subject to a minimum contract duration. Details of the relevant duration, cancellation provisions and minimum notice periods will be provided on Our Site and confirmed in Our Order Confirmation. For the avoidance of doubt, all Services sold under monthly or annual subscriptions may be cancelled at any time, but the cancellation will not take effect until the end of the monthly or annual billing cycle.

11.2 If you wish to cancel under this Clause 11, you must inform Us of your decision to do so. You may do so in any way you wish, however for your convenience We offer a subscription management portal via Our Site and will include a link to it with the Order Confirmation. If you would prefer to contact Us directly, please use the following details:

11.2.1 Email: membership@hclbcommunities.com

11.2.2 Post: 71-75 Shelton Street, Covent Garden, London, United Kingdom.

- 11.3 We may ask you why you have chosen to cancel and may use any answers you provide to improve Our services in the future, however please note that you are under no obligation to provide any details if you do not wish to.
- 11.4 You may be entitled to cancel immediately by giving Us written notice in the following circumstances:
 - 11.4.1 We breach the Contract in a material way and fail to remedy the breach within 10 business days of you asking Us to do so in writing; or
 - 11.4.2 We go into liquidation or have a receiver or administrator appointed over Our assets; or
 - 11.4.3 We change these Terms of Sale to your material disadvantage; or
 - 11.4.4 We are adversely affected by an event outside of Our control that continues for more than 28 calendar days (as under sub-Clause 15.2.5).
- 11.5 Eligibility for refunds may vary according to the Services ordered. You will be required to pay for Services supplied up until the point at which you inform Us that you wish to cancel (please note that this may include charges for preparatory work that We have undertaken where We have reasonably incurred costs). Such sums will be deducted from any refund due to you or, if no refund is due, We will invoice you for the relevant sums. Details of the relevant terms will be provided on Our Site and confirmed in Our Order Confirmation. If you are cancelling due to Our failure to comply with these Terms of Sale or the Contract, you will not be required to make any payment to Us (unless such failure is due to an event outside of Our control or is due to your failure to comply with any of your obligations).
- 11.6 Refunds under this Clause 11 will be issued to you within 10 business days and in any event no later than 14 calendar days after the date on which you inform Us that you wish to cancel. Refunds will be made using the same payment method you used when ordering the Services.

12. Our Rights to Cancel

- 12.1 For cancellations before we begin providing the Services, please refer to sub-Clause 8.9.
- 12.2 We may cancel the Services after We have begun providing them due to an Event outside of Our control (as under sub-Clause 15.2.4), or due to the non-availability of required personnel and/or required materials necessary for the provision of the Services. In such cases, you will only be required to pay for Services that We have already provided up until the point at which We inform you that We are cancelling the contract. Such sums will be deducted from any refund due to you or, if no refund is due, We will invoice you for the relevant sums.
- 12.3 Once We have begun providing the Services, We may cancel the Contract at any time and will give you at least 30 calendar days written notice of such cancellation. You will only be required to pay for Services that you have received. Such sums will be deducted from any refund due to you or, if no refund is due, We will invoice you for the relevant sums.
- 12.4 Refunds due under this Clause 12 will be issued to you within 10 business days and in any event no later than 14 calendar days after the day on which We inform you of the cancellation. Refunds will be made using the same payment method you used when ordering the Services].

12.5 We may cancel immediately by giving you written notice in the following circumstances:

12.5.1 You fail to make a payment by the due date as set out in Clause 8.; or

12.5.2 You breach the contract in a material way and fail to remedy the breach within 28 calendar days of Us asking you to do so in writing.

12.5.3 You breach our Code of Conduct and we, in our sole discretion, determine that we are justified in suspending your membership of any or all communities and/or attendance at events run by Us.

13. Problems with the Services and Your Legal Rights

13.1 We always use reasonable endeavours to ensure that Our Services are trouble-free. If, however, there is a problem with the Services please contact Us as soon as is reasonable possible via info@hclbcommunities.com.

13.2 We will use reasonable endeavours to remedy problems with the Services as quickly as is reasonably possible and practical.

13.3 We will not charge you for remedying problems under this Clause 13 where the problems have been caused by Us, any of Our agents or sub-contractors, or where nobody is at fault. If We determine that a problem has been caused by you, including your provision of incorrect or incomplete information or taking of incorrect action, sub-Clause 9.5 will apply and We may charge you for the remedial work.

13.4 As a consumer, you have certain legal rights with respect to the purchase of services. For full details of your legal rights and guidance on exercising them, it is recommended that you contact your local Citizens Advice Bureau or Trading Standards Office. If We do not perform the Services with reasonable skill and care, you have the right to request repeat performance or, if that is not possible or done within a reasonable time without inconvenience to you, you have the right to a reduction in price. If the Services are not performed in line with information that We have provided about them, you also have the right to request repeat performance or, if that is not possible or done within a reasonable time without inconvenience to you (or if Our breach concerns information about Us that does not relate to the performance of the Services), you have the right to a reduction in price. If for any reason We are required to repeat the Services in accordance with your legal rights, We will not charge you for the same and We will bear any and all costs of such repeat performance. In cases where a price reduction applies, this may be any sum up to the full Price and, where you have already made payment(s) to Us, may result in a full or partial refund. Any such refunds will be issued without undue delay (and in any event within 14 calendar days starting on the date on which We agree that you are entitled to the refund) and made via the same payment method originally used by you. In addition to your legal rights relating directly to the Services, you also have remedies if We use materials that are faulty or incorrectly described.

14. Our Liability

14.1 We will be responsible for any foreseeable loss or damage that you may suffer as a result of Our breach of these Terms of Sale or as a result of Our negligence. Loss or damage is foreseeable if it is an obvious consequence of Our breach or negligence or if it is contemplated by you and Us when the

Contract is created. We will not be responsible for any loss or damage that is not foreseeable.

- 14.2 We provide Services for domestic and private use or purposes. We make no warranty or representation that the Services are fit for commercial, business or industrial purposes of any kind (including resale). We will not be liable to you for any loss of profit, loss of business, interruption to business or for any loss of business opportunity.
- 14.3 Nothing in these Terms of Sale seeks to exclude or limit Our liability for death or personal injury caused by Our negligence (including that of Our employees, agents or sub-contractors); or for fraud or fraudulent misrepresentation.
- 14.4 Nothing in these Terms of Sale seeks to exclude or limit Our liability for failing to perform the Services with reasonable care and skill or in accordance with information provided by Us about the Services or about Us.
- 14.5 Nothing in these Terms of Sale seeks to exclude or limit your legal rights as a consumer. For more details of your legal rights, please refer to Your local Citizens Advice Bureau or Trading Standards Office.

15. Events Outside of Our Control (Force Majeure)

- 15.1 We will not be liable for any failure or delay in performing Our obligations where that failure or delay results from any cause that is beyond Our reasonable control. Such causes include, but are not limited to: power failure, internet service provider failure, industrial action by third parties, civil unrest, fire, explosion, flood, storms, earthquakes, subsidence, acts of terrorism, acts of war, governmental action, epidemic or other natural disaster, or any other event that is beyond Our reasonable control
- 15.2 If any event described under this Clause 15 occurs that is likely to adversely affect Our performance of any of Our obligations under these Terms of Sale:
 - 15.2.1 We will inform you as soon as is reasonably possible;
 - 15.2.2 Our obligations under these Terms of Sale (and therefore the Contract) will be suspended and any time limits that We are bound by will be extended accordingly;
 - 15.2.3 We will inform you when the event outside of Our control is over and provide details of any new dates, times or availability of Services as necessary;
 - 15.2.4 If the event outside of Our control continues for more than 28 calendar days We may cancel the Contract and inform you of the cancellation. Any refunds due to you as a result of that cancellation will be paid to you as soon as is reasonably possible and in any event no later than 14 calendar days after the date on which We inform you of the cancellation;
 - 15.2.5 If an event outside of Our control occurs and continues for more than 28 calendar days and you wish to cancel the Contract as a result, you may do so in any way you wish. If you would prefer to contact Us directly to cancel, please use the following details:
 - Email: membership@hclbcommunities.com;
 - Post: 71-75 Shelton Street, Covent Garden, London, United Kingdom;
 - In each case, providing Us with your name, address, email address,

and Order Number. Any refunds due to you as a result of such cancellation will be paid to you as soon as is reasonably possible and in any event no later than 14 calendar days after the date on which you inform Us that you wish to cancel.

16. Communication and Contact Details

- 16.1 If you wish to contact Us with general questions or complaints, you may contact Us by email at info@hclbcommunities.com, or by post at 71-75 Shelton Street, Covent Garden, London, United Kingdom.
- 16.2 For matters relating to cancellations, please contact Us by email at membership@hclbcommunities.com or by post at 71-75 Shelton Street, Covent Garden, London, United Kingdom.

17. Complaints and Feedback

- 17.1 We always welcome feedback from Our customers and, whilst We always use all reasonable endeavours to ensure that your experience as a customer of Ours is a positive one, We nevertheless want to hear from you if you have any cause for complaint.
- 17.2 If you wish to complain about any aspect of your dealings with Us, please contact Us in one of the following ways:
 - 17.2.1 In writing, addressed to 71-75 Shelton Street, Covent Garden, London, United Kingdom;
 - 17.2.2 By email, at info@hclbcommunities.com;

18. How We Use Your Personal Information (Data Protection)

We will only use your personal information as set out in Our Privacy Policy, available from hclbcommunities.com/privacy-policy.pdf.

19. Other Important Terms

- 19.1 We may transfer (assign) Our obligations and rights under these Terms of Sale (and under the Contract, as applicable) to a third party (this may happen, for example, if We sell Our business). If this occurs, you will be informed by Us in writing. Your rights under these Terms of Sale will not be affected and Our obligations under these Terms of Sale will be transferred to the third party who will remain bound by them.
- 19.2 You may not transfer (assign) your obligations and rights under these Terms of Sale (and under the Contract, as applicable) without Our express written permission.
- 19.3 The Contract is between you and Us. It is not intended to benefit any other person or third party in any way and no such person or party will be entitled to enforce any provision of these Terms of Sale.
- 19.4 If any of the provisions of these Terms of Sale are found to be unlawful, invalid or otherwise unenforceable by any court or other authority, that / those provision(s) shall be deemed severed from the remainder of these Terms of Sale. The remainder of these Terms of Sale shall be valid and enforceable.

- 19.5 No failure or delay by Us in exercising any of Our rights under these Terms of Sale means that We have waived that right, and no waiver by Us of a breach of any provision of these Terms of Sale means that We will waive any subsequent breach of the same or any other provision.
- 19.6 We may revise these Terms of Sale from time to time in response to changes in relevant laws and other regulatory requirements. If We change these Terms of Sale at any time, We will give you at least 28 calendar days written notice of the changes before they come into effect. If you wish to cancel the Contract as a result, please refer to sub-Clause 11.4.

20. Law and Jurisdiction

- 20.1 These Terms of Sale, and the relationship between you and Us (whether contractual or otherwise) shall be governed by, and construed in accordance with the law of England & Wales.
- 20.2 If you are a consumer, you will benefit from any mandatory provisions of the law in your country of residence. Nothing in Sub-Clause 21.1 above takes away or reduces your rights as a consumer to rely on those provisions.
- 20.3 If you are a consumer, any dispute, controversy, proceedings or claim between you and Us relating to these Terms and Conditions, or the relationship between you and Us (whether contractual or otherwise) shall be subject to the jurisdiction of the courts of England, Wales, Scotland, or Northern Ireland, as determined by your residency.
- 20.4 If you are a business, any disputes concerning these Terms and Conditions, the relationship between you and Us, or any matters arising therefrom or associated therewith (whether contractual or otherwise) shall be subject to the exclusive jurisdiction of the courts of England & Wales.