

General Terms & Conditions

1. INTERPRETATION

The following Definitions and Rules of Interpretation apply in these Conditions.

1.1 Definitions:

Anti-Bribery and Corruption Requirements

All Applicable Laws relating to anti-bribery and anti-corruption including the Bribery Act 2010.

Applicable Law

All statutes, laws, statutory instruments, bye-laws enactments, orders, rules, regulation or other similar instruments having the force of law in the territory where the Services are supplied.

Business Day

A day other than a Saturday, Sunday or public holiday in England, when banks in London are open for business.

Caller

Any person or organisation from whom, in connection with its provision of the Services, Moneypenny receives a telephone call, fax or email for or on behalf of the Customer.

Commencement Date

The date on which Moneypenny commences performance of the Services, as confirmed by Moneypenny on the first invoice issued for the Services.

Conditions

These general terms and conditions (as amended from time to time in accordance with clause 20).

Contract

The contract between Moneypenny and the Customer for the supply of Services in accordance with these Conditions, the Services Specific Terms and the Specification.

Contract Year

Each consecutive 12-month period commencing on the Commencement Date and each anniversary of it.

Customer

The person, company or organisation who purchases Services from Moneypenny.

Data Protection Laws

Has the meaning set out in clause 10.

Data Subject

An individual who is directly or indirectly identified or identifiable from the Personal Data.

Force Majeure Event

Has the meaning set out in clause 17.

Initial Term

Has the meaning set out in the Services Specific Terms for the relevant Services.

Moneypenny

Callitech Limited trading as Moneypenny registered in England and Wales with company number 03894972 whose registered office is at Western Gateway, Wrexham, Wales LL13 7ZB.

Personal Data and Process

Have the meanings given to them in the Data Protection Laws.

Protected Area

Means:

a) in the case of EU personal data, the members states of the European Union and the European Economic Area and any country, territory, sector or international organisation in respect of which an adequacy decision under Art.45 GDPR is in force;

b) in the case of UK personal data, the United Kingdom and any country, territory, sector or international organisation in respect of which an adequacy decision under United Kingdom adequacy regulations is in force.

Relevant Anti-Slavery Requirements

Means all Applicable Laws relating to the prevention of modern slavery and human trafficking including the UK Modern Slavery Act 2015.

Relevant Term

The Initial Term for the relevant Service if the Customer selects only one Service to be supplied under the Contract or, if the Customer selects more than one such Service, the longer (or, if more

than two Services, the longest) of the Initial Terms for such Services.

Required Notice Period

Has the meaning set out in the Services Specific Terms for the relevant Services.

Services

The Services selected by the Customer to be supplied by Moneypenny pursuant to the Contract, as further described in the Services Specific Terms.

Services Specific Terms

The Services Specific Terms appended to these Conditions as applicable to the Services (as amended from time to time in accordance with clause 20).

Specification

The written description of the Services made available at <https://www.moneypenny.com/uk/services-specification/> (as amended in accordance with clause 20).

Visitor

Any person or organisation from whom, in connection with its provision of the Services, Moneypenny receives a live chat message and/or text-based communication for or on behalf of the Customer.

The terms “controller”, “data subject”, “personal data”, “personal data breach”, “processor” and “processing” shall have the meaning given to them in the UK GDPR.

1.2 Interpretation:

1.2.1 A reference to a statute or statutory provision is a reference to it as amended or re-enacted. A reference to a statute or statutory provision includes all subordinate legislation made under that statute or statutory provision.

1.2.2 Any words following the terms including, include, in particular, for example or any similar expression, shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms.

1.2.3 A reference to writing or written includes email.

1.2.4 In the event of any conflict or inconsistency between the clauses of these Conditions (being the General Terms and Conditions) and any term within the Services Specific Terms, the Services Specific Terms shall prevail.

2. SCOPE OF CONDITIONS

2.1 The commencement of the provision of the Services by Moneypenny (including provision during any trial period) constitutes an offer by Moneypenny to supply the Services to the Customer subject to and in accordance with these Conditions and the Services Specific Terms, and the Customer using or agreeing to buy the Services constitutes acceptance of these Conditions and the Services Specific Terms.

2.2 These Conditions and the Services Specific Terms apply to the Contract to the exclusion of any other terms that the Customer seeks to impose or incorporate including, without limitation, any terms under which a purchase order has been issued, or which are implied by trade, custom, practice or course of dealing.

2.3 The Customer's attention is drawn in particular to clause 12 which sets out important details as to how the liability of Moneypenny to the Customer is limited.

3. SUPPLY OF SERVICES

3.1 Subject to clause 3.2, Moneypenny warrants that it shall supply the Services to the Customer in accordance with the Specification in all material respects and it shall use reasonable skill and care in the performance of the Services. Moneypenny shall use reasonable endeavours to meet any performance times or dates specified in the Specification, but time shall not be of the essence for performance of the Services.

3.2 The warranty in clause 3.1 above is subject to, and Customer accepts and shall comply with any



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and all limitations, stipulations, requirements and/or other obligations regarding its use or enjoyment of such Services in the Specification.

4. ADVERTISING

Each party agrees not to use the other party's name, address or logo in publicity materials without the prior written consent of the other party.

5. CUSTOMER'S OBLIGATIONS

5.1 The Customer shall:

5.1.1 provide Moneypenny with all information and co-operation that Moneypenny reasonably requires to enable Moneypenny to perform the Services and observe its obligations under the Contract;

5.1.2 provide Moneypenny, its employees, agents, consultants and sub-contractors with such access to the Customer's premises and data, and such office accommodation and other facilities as may reasonably be requested by Moneypenny and agreed with the Customer in writing in advance, for the purposes of the Services;

5.1.3 provide Moneypenny with such information and materials as Moneypenny may reasonably require in order to supply the Services in a timely manner, and ensure that such information is complete and accurate in all material respects;

5.1.4 inform Moneypenny of all health and safety rules and regulations and any other reasonable security requirements that apply at any of the Customer's premises; and

5.1.5 at all times indemnify and hold harmless Moneypenny from and against any and all claims, demands, proceedings, damages, penalties, costs, losses, liabilities and expenses of any kind, threatened, claimed or awarded against or otherwise incurred by Moneypenny arising out of or in connection with the Transfer of Undertakings (Protection of Employment) Regulations 2006 ("TUPE") as a result of the provision of the Services,

or otherwise, including, without limitation, in respect of anything which Moneypenny is deemed to have done or omitted to have done in respect of any employee by virtue of TUPE.

6. DURATION AND TERMINATION

6.1 The Contract shall commence on the Commencement Date and, except as specified to the contrary in the Services Specific Terms and subject to clause 6.3, it shall continue for the Relevant Term. Where the Customer orders only the Clever Numbers service, the Contract shall instead continue on a rolling basis unless and until terminated on written notice by either party to the other party on no less than the Required Notice Period. After the expiry of the Relevant Term (if applicable), the Contract shall continue in force and effect unless and until terminated on written notice by either party to the other party on no less than the Required Notice Period.

6.2 Where relevant to the Services, the Customer may upgrade the plan applicable to it at any time. The Customer may only downgrade the plan applicable to it once the Customer has been using that plan for a minimum of 3 months and provided that the relevant Contract for the Services is not the subject of a termination notice served by either party.

6.3 Without prejudice to any other rights or remedies which the parties may have, either party may terminate the Contract without liability to the other immediately on giving notice to the other if:

6.3.1 the other party fails to pay any amount due under the Contract on the due date for payment and remains in default no less than 7 days after being notified in writing to make such payment; or
6.3.2 the other party commits a material breach of any of the terms of the Contract and (if such a breach is remediable) fails to remedy that breach within 30 days of that party being notified in writing

of the breach; or

6.3.3 the other party repeatedly breaches any of the terms of the Contract or conducts itself in such a manner as to reasonably justify the opinion that its conduct is inconsistent with it having the intention or ability to give effect to the terms of the Contract; or

6.3.4 the other party commences negotiations with its creditors, appoints an administrator or receiver or suspends, or threatens to suspend, payment of its debts or is unable to pay its debts as they fall due or admits inability to pay its debts or (being a company) is deemed unable to pay its debts within the meaning of section 123 of the Insolvency Act 1986, or (being a natural person) is deemed either unable to pay its debts or as having no reasonable prospect of so doing, in either case, within the meaning of section 268 of the Insolvency Act 1986 or (being a partnership) has any partner to whom any of the foregoing apply.

6.4 Moneypenny may terminate the Contract immediately by notice in writing if the Customer is in breach of its obligations as set out in clause 16.1.

7. CONSEQUENCES OF TERMINATION

7.1 On termination of the Contract for any reason:

7.1.1 the Customer shall immediately pay to Moneypenny all of Moneypenny's outstanding unpaid invoices and interest and in respect of the Services supplied but for which no invoice has been submitted Moneypenny may submit an invoice, which shall be payable immediately on receipt; and
7.1.2 the Customer shall within a reasonable time, where applicable, return all of Moneypenny's equipment. If the Customer fails to do so, Moneypenny may enter the Customer's premises and take possession of it. Until such equipment has been returned or repossessed, the Customer shall be responsible for its safe keeping.

7.2 The accrued rights and liabilities of the parties as at termination and the continuation of any provision expressly stated to survive or implicitly surviving termination shall not be affected.

7.3 Moneypenny shall be entitled to charge for the Services during the relevant Required Notice Period at the higher of the then current rate of fees payable by the Customer, or a rate based on the average of the fees payable by the Customer during the previous 12 months.

7.4 All Services shall cease on the agreed final day of service. It is the Customer's responsibility to remove the divert facility from this date. If the Customer's divert remains in place and the Customer continues to use the Services after termination, Moneypenny reserves the right to issue an additional invoice for such usage, charged at the Customer's previous rate of fees.

8. CHARGES AND PAYMENT

8.1 Unless otherwise agreed in writing by Moneypenny or specified in the Services Specific Terms and subject to clause 7.1.1, all sums due to Moneypenny under the Contract shall be payable within 14 days of receipt of Moneypenny's invoice.

8.2 All invoices submitted by Moneypenny shall be treated as agreed unless the Customer notifies Moneypenny in writing of any discrepancies within 7 days of the date of the invoice.

8.3 All charges under the Contract shall be subject to VAT at the prevailing rate and shall be paid in full by the Customer without any set-off, counterclaim, deduction or withholding (other than any deduction of withholding tax as required by law).

8.4 Moneypenny, in consultation with the Customer, may at its revocable discretion assign to the Customer a credit limit and shall notify the Customer of such limit in writing. In the event the aggregate value outstanding from the Customer

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at any time exceeds this limit, Moneypenny reserves the right to demand immediate payment of any such excess amount and any failure by the Customer to pay may result in a suspension of the Services and/or termination of the Contract in accordance with these Conditions.

8.5 Moneypenny will process payment by the agreed means and make available for viewing or download on the Moneypenny portal a copy of each relevant invoice or provide the Customer with an invoice electronically.

8.6 Moneypenny may increase the charges for the Services on an annual basis. Moneypenny shall give the Customer 30 days' written notice of such increase.

8.7 Without prejudice to any other right or remedy that it may have (including the right to claim a higher rate of interest under the Late Payment of Commercial Debts (Interest) Act 1998), if the Customer fails to pay Moneypenny on the due date, Moneypenny may:

8.7.1 charge interest on such sum from the due date for payment at the annual rate of 4% above the base lending rate from time to time of RBS plc, accruing on a daily basis and compounded quarterly until payment is made, whether before or after any judgment and the Customer shall pay the interest immediately on demand; and

8.7.2 suspend all Services until payment has been made in full.

9. EQUIPMENT AND SOFTWARE

9.1 All software and hardware in whatever form provided by Moneypenny for the purpose of providing the Services remains the property of Moneypenny. Moneypenny grants the Customer a non-exclusive, non-transferable licence to any such software for the purpose of using the Service and for no other purpose. The Customer shall not reproduce the software, shall keep it in

confidence and shall not modify it.

9.2 The Customer acknowledges that, where Moneypenny does not own the software or hardware supplied, the Customer's use of rights is conditional on Moneypenny obtaining a written licence or sub-licence from the relevant licensor on such terms as will entitle Moneypenny to licence such rights to the Customer.

9.3 The Customer acknowledges that the outbound calling feature within the Moneypenny Telephone Answering App cannot be used to access emergency services and Calling Line Identification facilities are not available on this service.

9.4 Moneypenny will provide the Customer with access to an online portal to monitor service usage. It is the Customer's responsibility to review their usage and contact Moneypenny if they wish to upgrade or downgrade their scheme. Where access to the online portal is required, Moneypenny can grant access and amend user permissions upon request.

10. DATA PROTECTION AND CALL MONITORING

10.1 The parties acknowledge and agree that they shall comply with their respective responsibilities and obligations (i) under applicable Data Protection Laws; and (ii) set out in this clause 10, with respect to the processing of Customer Personal Data and other shared personal data under or in connection with this Contract. This clause 10 is in addition to, and does not relieve, remove or replace, a party's obligations or rights under applicable Data Protection Laws.

10.2 Moneypenny and the Customer acknowledge that for the purposes of this Contract, "**Data Protection Laws**" means all applicable data protection and privacy legislation in force from time to time, including the General Data Protection Regulation ((EU) 2016/679) as amended and incorporated into UK law under the UK European Union (Withdrawal) Act 2018 (the "**UK GDPR**"); the

General Data Protection Regulation ((EU) 2016/679) ("**GDPR**"); the Data Protection Act 2018 ("**DPA**"); and the Privacy and Electronic Communications Regulations 2003 (SI 2003/2426) as amended.

10.3 The Customer is the data controller and Moneypenny is the data processor in relation to personal data relating to the directors, employees, contractors and other personnel of Customer, Callers and Visitors and any individuals about whom they communicate with Moneypenny that is processed by Moneypenny in order to provide the Services ("**Customer Personal Data**"). The parties agree that there might be some personal data being shared between the parties as independent controllers as part of the Contract, such as business contact details and the parties agree that the receiving party may process the shared personal data for its own legitimate business purposes, which may include (but are not limited to) the provision, administration, and improvement of its services; internal analysis and reporting; security and fraud prevention; compliance with legal obligations; in Moneypenny's case sharing personal data with credit reference agencies, as described in clause 10.11 of the Contract; and the development of new products and services.

10.4 Moneypenny shall process all Customer Personal Data strictly in accordance with the Data Protection Laws and on the written instructions of the Customer, unless otherwise required by applicable law, in which case, Moneypenny shall (to the extent permitted by law) inform the Customer of that legal requirement before carrying out the processing. This personal data may include names, email addresses, telephone numbers, dates of birth and any other types of personal data provided by Callers and Visitors to Moneypenny.

10.5 Moneypenny shall, having regard to the state of technological development and the cost

of implementing any measures, take appropriate technical and organisational measures against the unauthorised or unlawful processing of Customer Personal Data and against the accidental loss or destruction of, or damage to, Customer Personal Data to ensure a level of security appropriate to:

10.5.1 the harm that might result from such unauthorised or unlawful processing or accidental loss, destruction or damage; and

10.5.2 take reasonable steps to ensure compliance with those measures.

10.6 Moneypenny shall ensure that all personnel who have access to and/or process Customer Personal Data are obliged to keep the Customer Personal Data confidential.

10.7 Moneypenny shall assist the Customer, at the Customer's cost, in responding to any request from a Data Subject and in ensuring compliance with its obligations under Articles 32 – 36 of the GDPR.

10.8 At the written direction of the Customer, Moneypenny shall delete or return Customer Personal Data and copies thereof to the Customer on termination or expiry of the Contract unless Moneypenny is required to retain Customer Personal Data in order to comply with applicable laws.

10.9 The Customer hereby consents to the engagement of the sub-processors listed [here](#) (the "Approved Sub-Processors").

10.10 Moneypenny shall make available to the Customer all information, documentation and assistance reasonably required by the Customer to enable the Customer to verify that Moneypenny is in compliance with this clause 10. Moneypenny shall permit the Customer (either itself or through third party auditors appointed by the Customer, subject to such third parties being subject to appropriate confidentiality undertakings) to audit Moneypenny's compliance with this clause 10, subject to:

10.10.1 a maximum of one audit per year;

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10.10.2 the Customer providing Moneypenny with reasonable prior notice;

10.10.3 the parties agreeing the scope, time and date of the audit in advance, subject to all audits being carried out during Moneypenny's normal working hours; and

10.10.4 the Customer using all reasonable endeavours to minimise the disruption caused to Moneypenny by the audit.

10.11 The Customer acknowledges and agrees that details of the Customer's name, address and payment record may be submitted to a credit reference agency, and Customer Personal Data will be processed by and on behalf of Moneypenny in connection with the Services.

10.12 Moneypenny shall not carry out, whether itself or through any other processor, any processing of Customer Personal Data, or transfer any Customer Personal Data, outside of the Protected Area, including processing Customer Personal Data on equipment situated outside of the Protected Area unless the prior written consent of the Customer has been obtained and Moneypenny:

10.12.1 ensures that the processing is compliant with Data Protection Laws, including by ensuring an adequate level of protection for the Customer Personal Data; and

10.12.2 complies with any reasonable instructions notified to it by the Customer with respect to the processing of the Customer Personal Data.

10.13 To the extent any of the Services involve international transfers of Customer Personal Data or any other personal data shared as part of this Agreement outside of the Protected Area deemed to be restricted under applicable Data Protection Laws, the parties agree to work together to put in place appropriate safeguards or to rely on other mechanisms available under Data Protection Laws to ensure compliance with Data Protection Laws.

10.14 Moneypenny may use anonymised call and chat transcriptions to build models for the improvement and optimisation of the Services. For the avoidance of doubt, these anonymised call and chat transcriptions will not include any personal data.

10.15 The Customer shall, in its use of the Services, only monitor or record calls or live chat or text messages, or instruct Moneypenny to monitor or record calls or live chat or text messages, in accordance with Data Protection Laws and all other applicable laws relating to the recording of calls or other interception of communications. The Customer acknowledges and agrees that the primary purpose for the monitoring or recording of calls or live chat or text messages is to enable Moneypenny to provide certain Services to the Customer and that (i) Moneypenny does not guarantee that 100% of calls will be recorded; and (ii) except to the extent expressly required under these Conditions or applicable Data Protection Laws, Moneypenny will not be required to share such recordings with Customer. Without prejudice to the generality of the foregoing, the Customer shall be responsible for complying with all requirements under such laws to provide notice to Callers, Visitors and recipients of the calls or live chat or text messages and to obtain the necessary consents from the Callers, Visitors and recipients of the calls or live chat or text messages to such monitoring or recording. The Customer specifically warrants that its use of the Services will not infringe the rights of any Caller, Visitor or a recipient of a call or live chat or text message that has opted out from monitoring or recording of the calls or live chat or text messages. Unless otherwise confirmed by the Customer in writing (including by deactivating the call recording feature via the Moneypenny app, if applicable), the Customer hereby instructs Moneypenny to monitor and record calls and live

chat and text messages for and on behalf of the Customer, and as data processor of the Customer, for the purposes of:

10.15.1 establishing facts relevant to the Customer;

10.15.2 ascertaining compliance with the Customer's regulatory obligations and the Customer's own practices and procedures; and/or

10.15.3 ascertaining or demonstrating to the Customer that calls or live chat messages are being handled to the standards required by the Customer.

10.16 The Customer warrants that the Contract and the Services provided under it will not amount to or result in any breach of any contract or arrangements it has with any of its clients or customers.

10.17 Without prejudice to the generality of the other provisions of this clause 10, the Customer warrants that it has and will have all necessary appropriate consents and notices in place to enable lawful transfer of Customer Personal Data to Moneypenny and the provision of the Services by Moneypenny for the duration and purposes of this Contract, and it will include in any relevant privacy notices a section explaining that calls may be recorded and identifying Moneypenny as the third party and data processor with whom the relevant Data Subjects' personal data will be shared for that purpose.

11. CONFIDENTIALITY

11.1 For the purpose of clauses 11.1 and 11.2, "Confidential Information" is defined as:

11.1.1 the name, company, firm or organisation, telephone number and other personal and contact details of a Caller or Visitor;

11.1.2 the nature and content of the call, fax or email including any attachments to the fax or email, and any messages, live chat messages, text messages or voicemails sent by the Caller or Visitor;

11.1.3 the existence of the call, fax, email, live chat

or text message; and

11.1.4 any information identified as confidential at the time of disclosure or ought reasonably to be considered confidential given the nature of the information or the circumstances of disclosure.

11.2 Moneypenny undertakes that it shall not at any time during the Contract, and for a period of 5 years after termination of the Contract, disclose to any person any Confidential Information (except as permitted by clause 11.3) relating to:

11.2.1 the Customer and its directors, employees, contractors and consultants; and

11.2.2 a Caller or Visitor.

11.3 Moneypenny may disclose Confidential Information:

11.3.1 to its employees, officers, representatives or advisers who need to know such information for the purposes of carrying out its obligations under or in connection with the Contract. Moneypenny shall ensure that its employees, officers, representatives or advisers to whom it discloses Confidential Information comply with this clause 11; and

11.3.2 as may be required by law, a court of competent jurisdiction or any governmental or regulatory authority.

11.4 For the purpose of clause 11.5, "Moneypenny Confidential Information" shall include any information supplied, whether in writing, orally or otherwise, to the Customer marked as "confidential", described as "confidential" or any information concerning the business, affairs, customers, clients or suppliers of Moneypenny which might reasonably be assumed to be confidential.

11.5 The Customer undertakes that it shall not at any time during the Contract, and for a period of 5 years after termination of the Contract:

11.5.1 disclose to any person any Moneypenny Confidential Information, except as may be required by law, a court of competent jurisdiction

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or any governmental or regulatory authority; or
11.5.2 use any Moneypenny Confidential Information for any purpose not directly connected to the performance of the Contract or exercise of rights under the Contract.

12. LIMITATION OF LIABILITY **THE CUSTOMER'S ATTENTION IS PARTICULARLY DRAWN TO THE PROVISIONS WITHIN THIS CLAUSE**

12.1 This clause 12 sets out the entire financial liability of Moneypenny (including any liability for the acts or omissions of its employees, agents, consultants, and sub-contractors) to the Customer in respect of:

12.1.1 any breach of the Contract including any deliberate personal repudiatory breach or any deliberate breach of the Contract by Moneypenny, or its employees, agents or sub-contractors;

12.1.2 any use made by the Customer of the Services, or the equipment that has been supplied to the Customer under the terms of the Contract or any part of them; and

12.1.3 any representation, statement or tortious act or omission (including negligence) arising under or in connection with the Contract.

12.2 Subject to clause 12.3, all warranties, conditions and other terms implied by statute or common law are, to the fullest extent permitted by law, excluded from the Contract.

12.3 Nothing in the Contract limits or excludes the liability of Moneypenny:

12.3.1 for death or personal injury resulting from negligence;

12.3.2 for any damage or liability incurred by the Customer as a result of fraud or fraudulent misrepresentation by Moneypenny;

12.3.3 breach of the terms implied by section 2 of the Supply of Goods and Services Act 1982 (title and quiet possession); and

12.3.4 for any other matter in respect of which

Moneypenny may not lawfully limit or exclude its liability.

12.4 Subject to clause 12.3, Moneypenny shall not be liable in contract, tort (including negligence or breach of statutory duty), misrepresentation, restitution or otherwise for loss of profits, loss of business, depletion of goodwill and/or similar losses, loss of anticipated savings, loss of goods, loss of contract, loss of use, loss of information/data or any special, indirect, consequential or economic loss, costs, damages, charges or expenses.

12.5 Subject to clause 12.3, Moneypenny's total liability to the Customer for all claims or liabilities arising in a Contract Year (in contract, tort (including negligence or breach of statutory duty), misrepresentation, restitution or otherwise arising in connection with the performance, or contemplated performance of the Contract) shall not exceed one hundred per cent (100%) of the aggregate amounts paid or payable under the Contract by the Customer during that Contract Year subject to a minimum of £500.

12.6 Subject to clause 12.3, unless the Customer notifies Moneypenny that it intends to make a claim in respect of an event within 12 months of the event, then Moneypenny shall have no liability for that event. The Customer's notice to Moneypenny must be in writing and must identify the event and the grounds for the claim in reasonable detail.

13. SUPPLY CHAIN

Moneypenny shall in its performance of the Contract comply with all Relevant Anti-Slavery Requirements and shall not engage in any activity, practice or conduct which would constitute an offence under sections 1, 2 or 4, of the Modern Slavery Act 2015 if such activity, practice or conduct were carried out in the UK.

14. ANTI-BRIBERY AND CORRUPTION MEASURES

Moneypenny shall in its performance of the Contract comply with all applicable Anti-Bribery and Corruption Requirements and shall not engage in any activity, practice or conduct which would constitute any breach of or any offence under any applicable Anti-Bribery and Corruption Requirements.

15. NO OFFERS OF EMPLOYMENT

In order to protect the legitimate business interests of Moneypenny, for the duration of the Contract and for a period of 6 months after its termination, the Customer shall not without the prior written consent of Moneypenny, solicit the employment of any person employed by Moneypenny in the course of developing, supplying, maintaining or supporting the Services, other than by means of a national advertising campaign open to all-comers and not specifically targeted at such staff of Moneypenny. If the Customer commits a breach of this clause, it shall pay on demand to Moneypenny a sum equal to 6 month's basic salary of the relevant employee plus the recruitment costs incurred by Moneypenny in replacing such employee. The parties confirm that these liquidated damages are reasonable and proportionate to protect the legitimate interest of Moneypenny.

16. PROPRIETY

16.1 The Customer agrees that it will not use the Services for any matter which in the reasonable opinion of Moneypenny constitutes any improper, immoral or illegal purpose and confirms that such use constitutes grounds for immediate termination of the Services by Moneypenny.

16.2 The Customer undertakes not to send or deliver or cause to be delivered to Moneypenny's premises any noxious, harmful, illegal, immoral, perishable, dangerous or bulky items or materials and in the event of such a delivery, Moneypenny reserves the right to refuse to accept the items or materials.

17. FORCE MAJEURE

17.1 Moneypenny shall not be liable for failure to perform obligations if, under the Contract, that failure results from any circumstances beyond its reasonable control, including (without limitation) strikes, lock-outs or other industrial disputes (whether involving the workforce of Moneypenny or any other party), failure of a utility service or transport network, act of God, war, riot, civil commotion, malicious damage, compliance with any law or governmental order, rule, regulation or direction, accident, breakdown of plant or machinery, fire, flood, storm, earthquake or default of suppliers or sub-contractors ("Force Majeure Event"), provided it:

17.1.1 has taken all reasonable steps to prevent and avoid the Force Majeure Event;

17.1.2 takes all reasonable steps to overcome and mitigate the effects of the Force Majeure Event as soon as reasonably practicable;

17.1.3 on becoming aware of the Force Majeure Event, promptly informs the Customer in writing of the Force Majeure Event, the known or anticipated impact of the Force Majeure Event and with a reasonable estimate of the period during which the Force Majeure Event will continue;

17.1.4 as soon as is reasonably practicable after becoming aware of the Force Majeure Event, provides written confirmation and reasonable evidence of the Force Majeure Event to the Customer; and

17.1.5 notifies the Customer when the Force Majeure Event has concluded.

18. ASSIGNMENT

18.1 Moneypenny may at any time assign, mortgage, charge, subcontract, delegate, declare a trust over or deal in any other manner with any or all of its rights and obligations under the Contract.

18.2 The Customer may not assign, mortgage, charge, subcontract, delegate, declare a trust over

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or deal in any other manner with any or all of its rights and obligations under the Contract, without the prior written consent of Moneypenny.

19. ENTIRE AGREEMENT

19.1 The Contract constitutes the entire agreement between the parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter.

19.2 Each party acknowledges that in entering into the Contract it does not rely on, and shall have no remedies in respect of any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in the Contract. Each party agrees that it shall have no claim for innocent or negligent misrepresentation or negligent misstatement based on any statement in the Contract.

19.3 Nothing in this clause shall limit or exclude any liability for fraud.

20. VARIATION

20.1 Except as set out in these Conditions, no variation of the Contract shall be effective unless it is in writing and signed by the parties (or their authorised representatives).

20.2 Moneypenny may vary the Specification, these Conditions and/or the Services Specific Terms on no less than 30 days' prior notice to the Customer.

21. WAIVER

A waiver of any right or remedy under the Contract or by law is only effective if given in writing and shall not be deemed a waiver of any subsequent breach or default. A failure or delay by a party to exercise any right or remedy provided under the Contract or by law shall not constitute a waiver of that or any other right or remedy, nor shall it prevent or restrict

any further exercise of that or any other right or remedy. No single or partial exercise of any right or remedy provided under the Contract or by law shall prevent or restrict the further exercise of that or any other right or remedy.

22. SEVERANCE

If any provision or part-provision of the Contract is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this clause shall not affect the validity and enforceability of the rest of the Contract.

23. NOTICES

23.1 Any notice or other communication given to a party under or in connection with the Contract shall be in writing and shall be delivered by hand or by pre-paid first class post or other next working day delivery service at its registered office (if a company) or its principal place of business (in any other case); or sent by fax to its main fax number or sent by email to the address specified by the relevant party.

23.2 Any notice or other communication shall be deemed to have been received: if delivered by hand, on signature of a delivery receipt or at the time the notice is left at the proper address; if sent by pre-paid first class post or other next working day delivery service, at 9:00am on the second Business Day after posting or at the time recorded by the delivery service; or, if sent by fax or email, at 9:00am on the next Business Day after transmission.

23.3 This clause does not apply to the service of any proceedings or other documents in any legal action or, where applicable, any other method of dispute resolution.

24. THIRD PARTY RIGHTS

Unless it expressly states otherwise, the Contract does not give rise to any rights under the Contracts (Rights of Third Parties) Act 1999 or otherwise to enforce any term of the Contract.

25. GOVERNING LAW AND JURISDICTION

25.1 The Contract, and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of England and Wales.

25.2 Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with the Contract or its subject matter or formation.

Money Penny - Services Specific Terms

These Services Specific Terms supplement the Conditions, which governs the Customer's use of Services. Any capitalised words that are used but not defined in these Services Specific Terms shall have the meanings given to them in the Conditions.

A) UK Telephone Answering

1. INTERPRETATION

1.1 This section A relates to UK Telephone Answering Services that Money Penny provides to the Customer.

1.2 Definitions:

Initial Term

If the Customer is on or below a 150 monthly minute plan, 3 months.

If the Customer is on or between a 250 to 1,000 monthly minute plan, 6 months.

If the Customer is on or above a 1,500 monthly minute plan, 12 months.

Required Notice Period

If the Customer is on or below a 150 monthly minute plan, 1 month from the date of the next invoice.

If the Customer is on or above a 250 monthly minute plan, 3 months from the date of the next invoice.

Services

Means any of the telephone answering and outbound call services supplied by Money Penny to the Customer to include the receiving of telephone, fax or email messages from clients or contacts of the Customer which are intended for the Customer, follow-up outbound calls to such clients and contacts and the dispatch to the Customer of information relating to such messages or calls by telephone, post, fax, email or text.

2. SUPPLY OF SERVICES

2.1 The number of minutes, telephone calls and outbound calling hours identified in the plan chosen by the Customer are limited to the month in which they are allocated and cannot be rolled over into subsequent months.

2.2 Any minutes or telephone calls over the amount identified in the plan chosen by the Customer will be serviced by Money Penny subject to available capacity.

2.3 In the event of a material increase in the amount of minutes received for the Customer outside of the amounts within the plan chosen by the Customer, Money Penny reserves the right to temporarily suspend the Services and shall inform the Customer of this decision orally or in writing as soon as reasonably practicable.

3. TELEPHONE ANSWERING

3.1 In the event that Services relating to telephone answering and outbound calls are specified in the plan chosen by the Customer, or in the event that Money Penny provides any telephone answering or outbound call services to the Customer:

3.1.1 it is the Customer's responsibility to ensure that the divert facility is properly set up by their network provider to ensure that the respective call traffic is directed to the appropriate Money Penny telephone number; and

3.1.2 it is the Customer's responsibility to ensure that all medium or means required to receive communications is fully operational.

3.1.3 calls may be recorded for training and quality purposes. Money Penny does not guarantee 100% of calls are recorded.

4. CHARGES AND PAYMENT

4.1 Per-Call Services Plan:

4.1.1 If the Customer is on a Per-Call Services Plan (i.e. whereby calls are payable on a per-call basis), at the end of each month, Money Penny will count the number of calls answered and logged for the Customer over the preceding month (but excluding any calls that are "dead air" calls where there is no apparent caller as these are not chargeable). If the number of calls answered and logged in a month is greater than the number of calls covered by the Customer's Per-Call Services Plan, the Customer will be billed in addition for these out of plan calls at the agreed per-call rates

in effect at the date of billing.

4.1.2 Any outbound calls made by Money Penny on behalf of the Customer are excluded from any Per-Call Services Plan and shall be charged at the agreed rates in effect at the time of billing.

4.2 Per-Minute Services Plan:

4.2.1 If the Customer is on a Per-Minute Services Plan (i.e. whereby calls are payable on a timed basis), each answered and logged call will be rounded up in 30 second increments (but excluding any calls that are under 5 seconds in duration as these are not chargeable). At the end of each month, Money Penny will sum up the billable time incurred for the Customer for calls answered over the preceding month and rounds this value up to the nearest minute. If the number of minutes recorded is greater than the number of minutes covered by the Customer's Per-Minute Services Plan, the Customer will be billed in addition for these out of plan minutes at the agreed per-minute rates in effect at the date of billing.

4.3 Transfer Charges

All transferred, patched or re-routed calls, and the duration of those calls linked to your account, will be charged and will be identified separately on your invoice. The rates are currently 7p per minute to UK landlines and 21p per minute to UK mobile numbers, international numbers are charged at 50p per minute. These call transfer charges will be invoiced monthly, in arrears.

4.4 Service Hours

4.4.1 Money Penny's standard hours of coverage are 8:30am to 6pm (UK local time) Monday to Friday, excluding English bank holidays. If the Customer has subscribed for Evening cover, the above hours are extended until 8pm. If the Customer has subscribed for Weekend cover, service coverage includes Saturdays 9am – 5pm and Sunday 10am – 4pm. If the Customer has subscribed for 24/7 cover, service

Appendix *continued*

coverage will be 24 hours a day, 365 days a year.
Excludes public holidays.

4.4.2 If the Customer has subscribed for standard hours of coverage but wishes to move to Evening, Weekend or 24/7 cover, the Customer can upgrade at any time.

B) UK Workhub

1. INTERPRETATION

1.1 This section B relates to UK Workhub Services that Moneypenny provides to the Customer.

1.2 Definitions:

Address

20-22 Wenlock Road, London N1 7GU

Initial Term

In the case of a Workhub membership subscription, 1 month.

In the case of a private office rental, 3 months.

Member

Any person, company or organisation who subscribes to a Workhub membership plan.

Required Notice Period

In the case of a Workhub membership subscription, 1 month.

In the case of a private office rental, 3 months.

Services

The Workhub facilities including access to office space, workstations, internet access, office equipment and kitchen facilities supplied by Moneypenny to the Customer.

2. SUPPLY OF SERVICES

2.1 Use of Workhub Services:

2.1.1 Moneypenny shall provide access to the Workhub Services on Business Days between 8am and 8pm. Moneypenny reserves the right to make changes to the opening hours and days of the Workhub.

2.1.2 Customers must not participate in any illegal activity or any activity that causes disruption to

other customers at the Address.

2.2 Internet Usage:

2.2.1 Use of the Workhub Services requires Customers to be wholly compliant with the Digital Economy Act 2010 when using the free internet access provided.

2.2.2 Appropriate use of the internet is expected by Customers. You must try and avoid excessive or unnecessary internet use and be mindful of downloading files that may slow down the Wi-Fi for other users.

2.2.3 You are responsible for implementing necessary procedures and virus checks (including anti-virus checks and other security checks) to satisfy particular requirements for the accuracy and security of the data input and output.

2.2.4 In the event that Moneypenny experiences any issues with the provision of internet connectivity (whether temporary suspension or otherwise) Moneypenny will not accept any liability or be held responsible for any loss or damage to a Customer as a result of internet connectivity issues.

2.3 Workhub Day Passes:

2.3.1 Guests are welcome provided they have a Workhub day pass. They will need to provide identification on their first visit and create a Workhub account.

2.3.2 Moneypenny reserves the right to issue Workhub day passes free of charge to its existing Customers on a monthly basis. Such passes are to be used at company level and not for the employee's personal use. Moneypenny clients are entitled to a maximum of 20 day passes per month, per company. Moneypenny reserves the right to withdraw or amend Workhub coworking offers for Moneypenny and/or non-Moneypenny clients at any time.

2.3.3 Any Workhub pass received is non-transferable between Moneypenny clients and any unused passes cannot be rolled over into the next month.

2.3.4 Workhub day passes are strictly for use in the designated coworking space and cannot be used as payment in whole or part of any private meeting rooms, mailing addresses or any other service offered by Moneypenny.

2.4 Membership Plans:

2.4.1 Monthly access allowances start on the day the membership subscription payment is received.

2.4.2 Workhub membership subscription charges are payable in advance by direct debit or by credit/debit card and run for a calendar month and renew automatically.

2.4.3 Membership plans may be upgraded at any time through your Account Manager at Moneypenny. To downgrade your membership plan to a lower priced package requires 1 month's written notice. The new plan will start immediately after the notice period.

2.4.4 Payment for any other Service(s) provided to Members must be made in advance by credit card or in arrears by direct debit as advised at the point of ordering or booking the Service(s).

2.5 Printing Facilities:

Members are entitled to use copying, printing and document scanning facilities. Printing and copying facilities are limited to 50 colour and 100 black and white copies per month as part of the membership plan. Should printing, copying and scanning requirements exceed this then additional monthly charges will be incurred.

2.6 Lockers:

2.6.1 Lockers can be hired on a monthly basis by Members. If a Member does not remove property from the locker at the end of the rental period or allows rental charges to fall into arrears, then Moneypenny has the right to remove and dispose of any such property and shall incur no liability to the Member.

2.6.2 Locker keys must be returned on the final

day of the membership subscription period, failure to do so will result in a £15 charge.

2.6.3 Members accept that when using locker facilities, their goods are stored entirely at their own risk and Moneypenny accepts no liability whatsoever for the safety or security, or for the loss of (including by theft), or damage to any property stored in any locker.

2.6.4 Moneypenny reserves the right to open (including by force) any locker and to inspect and/or remove the contents of any locker if it suspects it is being used in a manner which is inconsistent with the Workhub objectives. Moneypenny shall have the right to draw the contents of any locker to the attention of any relevant authority should it deem it appropriate to do so.

2.7 Use of Meeting Rooms:

2.7.1 Members are eligible to book private meeting rooms, subject to availability.

2.7.2 A booking is confirmed once full payment (by credit card or the use of a credit token) has been received. If payment is not received prior to the event, you cannot use the room.

2.7.3 Should a meeting run over the length of time booked, the Member will be charged for the additional time. Moneypenny reserves the right to cancel any future bookings made by you if there are any unpaid invoices on your account.

2.7.4 No refunds will be given for cancellation or failure to use the booking.

2.7.5 Moneypenny reserves the right to transfer bookings to alternative rooms of similar price, size and quality in the event the original room is inaccessible.

2.7.6 Any damage caused to the space or equipment during your booking is your responsibility and will be chargeable.

2.7.7 Food may be purchased externally, however it is your responsibility to clean up and dispose of any rubbish.

Appendix *continued*

3. CHARGES AND PAYMENT

3.1 All sums due to Moneypenny under the Contract shall be payable within 7 days of receipt of Moneypenny's invoice.

3.2 Moneypenny is not obliged to refund any amounts for a period when membership is unused.

4. LIABILITY

4.1 Moneypenny shall not be liable for loss or damage to Members' property (or that of visitors).

C) UK Pocket Phone System

1. INTERPRETATION

1.1 This section C relates to UK Pocket Phone System Services that Moneypenny provides to the Customer.

1.2 Definitions relevant to UK Pocket Phone System Services:

Required Notice Period

1 month from the date of the next invoice.

Services

The provision of a virtual phone system application.

2. SUPPLY OF SERVICES

2.1 Inclusive Minutes:

2.1.1 Inclusive minutes refer to outbound transfers to a number listed in a recipient and are calculated from the minute the call is answered to the minute the call is disconnected.

2.1.2 Inclusive minutes do not include calls to Moneypenny Answering or outbound calls made from the Moneypenny app.

3. DURATION

The Contract shall commence on the Commencement Date and, unless otherwise agreed in writing and subject to clause 6.3 of the Conditions, it shall continue in force and effect unless and until terminated on written notice by either party to the other party on no less than the Required Notice Period. There is no Initial Term.

D) UK Outbound Calling

1. INTERPRETATION

1.1 This section D relates to UK Outbound Calling Services that Moneypenny provides to the Customer.

1.2 Definitions relevant to UK Outbound Calling Services:

Initial Term

If the Customer is on or below a 150 monthly minute plan, 3 months.

If the Customer is on or between a 250 to 1,000 monthly minute plan, 6 months.

If the Customer is on or above a 1,500 monthly minute plan, 12 months.

Required Notice Period

If the Customer is on or below a 150 monthly minute plan, 1 month from the date of the next invoice.

If the Customer is on or above a 250 monthly minute plan, 3 months from the date of the next invoice.

Services

The making of outbound calls, emails and SMS by Moneypenny on behalf of the Customer to clients or prospects of the Customer.

2. SUPPLY OF SERVICES

2.1 The number of minutes identified in the plan chosen by the Customer are limited to the month in which they are allocated and cannot be rolled over into subsequent months.

2.2 Any minutes over the amount identified in the plan chosen by the Customer will be serviced by Moneypenny subject to available capacity.

2.3 In the event of a material increase in the amount of outbound tasks received for the Customer outside of the amounts within the plan chosen by the Customer, Moneypenny reserves the right to temporarily suspend the Services and shall inform the Customer of this decision orally or in writing as soon as reasonably practicable.

3. OUTBOUND CALLING

In the event that Services relating to outbound calls are specified in the plan chosen by the Customer, or in the event that Moneypenny provides outbound call services to the Customer, it is the Customer's responsibility to ensure that the details provided to contact the client or prospect are correct.

4. CHARGES AND PAYMENT

4.1 Per-Minute Services Plan:

If the Customer is on a Per-Minute Services Plan, the duration of an outbound call is calculated as follows: Ring Time (the duration the outbound call rings for before the call is either answered, diverts to voicemail or Moneypenny disconnects the call) + Call Time + Wrap Time (the time required after the call has disconnected to complete any post-call work). This time is added up and rounded in 30 second increments. At the end of each month, Moneypenny will calculate the aggregate of the billable time for all calls made and attempted over the preceding month and rounds this value up to the nearest minute. If the number of minutes recorded is greater than the number of minutes covered by the Customer's Per-Minute Services Plan, the Customer will be billed in addition for these out of plan minutes at the agreed per minute rates in effect at the date of billing. The Per-Minute subscription is charged in advance and any minutes used in excess of the plan will be charged for in arrears.

4.2 Data Protection

4.2.1 It is the Customer's responsibility to ensure that all data provided to Moneypenny is complete and accurate.

4.2.2 The Customer warrants that it has all necessary appropriate consents and notices in place to enable lawful transfer of the Customer Personal Data and any other personal data to Moneypenny and for Moneypenny to contact the client or prospect record for the duration and

purposes of the contract.

4.3 Data Upload

4.3.1 It is the responsibility of the Customer to provide the data in the agreed format as defined at onboarding stage. If the data supplied is not in the correct format, a £50 fee will be applied to reformat the data.

4.3.2 One data upload is included free of charge per month. Any additional data uploads will be charged at £50.

4.4 Outbound Transfer Call Charge

Any calls made to international numbers, and the duration of those called linked to the account, will be charged and will be identified separately on your invoice. The rates are currently 50p per minute. These call transfer charges will be invoiced monthly, in arrears.

E) UK Mail Forwarding

1. INTERPRETATION

1.1 This section E relates to UK Mail Forwarding Services that Moneypenny provides to the Customer.

1.2 Definitions relevant to UK Mail Forwarding Services:

Address

20-22 Wenlock Road, London N1 7GU

Initial Term

6 months

Required Notice Period

1 month from the date of the next invoice.

Services

The provision of the Address to be publicised by the Customer. Moneypenny will receive mail on behalf of the Customer and forward the mail to the Customer's desired address.

2. SUPPLY OF SERVICES

2.1 Use of the Address:

2.1.1 Moneypenny offers only a business correspondence address for receiving and

Appendix *continued*

forwarding mail. The Customer must not imply that they have a physical presence at the Address.

2.1.2 If a Customer's client or supplier visits the Address, we will inform them that it is not their trading address. Customers may not use our Address for immoral or illegal purposes, according to the laws of the England and Wales.

2.2 Mail Handling:

2.2.1 Moneypenny will handle mail delivered to the Customer at the Address in accordance with instructions received from the Customer during the sign-up process.

2.2.2 Moneypenny will use reasonable endeavours to filter out any 'junk mail' including, but not limited to, mass mail drops, promotional materials and catalogues, and return these to sender.

2.2.3 Moneypenny considers magazine subscriptions to be junk mail and is not part of the Mail Forwarding Service.

2.2.4 If the Customer exceeds their mail allowance during the month, Moneypenny reserves the right to:

- a) increase the Customer's plan to the next appropriate level the following month; or
- b) charge the Customer for the additional volume of mail received as per Moneypenny's current price list.

2.2.5 No warranties are given regarding the availability of Moneypenny staff or representatives to be available to sign for or forward mail delivered to the Address outside of Business Days.

2.2.6 In the event that mail delivered at the Address marked in a way that Moneypenny is unable to ascertain from the outside packaging who the addressee is, Moneypenny reserves the right to open such mail to determine for whom it is intended.

2.3 Collection:

2.3.1 Mail may be available for collection from the Address by prior written agreement with Moneypenny. Items for collection must take place on a Business Day between 9:00am – 5:00pm.

2.3.2 The Customer must confirm the name of the

individual who is collecting mail from the Address on their behalf and the individual must present proof of identity to Moneypenny.

2.3.3 Any mail being held at the Address for collection by the Customer will be held for a maximum of 30 days after which it will be returned to sender.

2.4 Physical Forwarding:

Mail delivered at the Address for the Customer will be re-enveloped and forwarded by the same class post as it was received by Moneypenny (i.e. if the mail was sent first class, it will be forwarded first class), to the address specified by the Customer.

2.5 Digital Forwarding:

2.5.1 If the digital forwarding service is chosen by the Customer, the Customer acknowledges that in selecting this service, they give Moneypenny express authority to open all mail received at the Address for the Customer, scan its contents and email the same to the Customer at an email address specified by the Customer.

2.5.2 Moneypenny accepts no liability for any issues which may arise as a result of the scanned letters being intercepted by malicious online activity.

2.5.3 Any mail which contains a cheque, bank card, court document, or any other item of mail which Moneypenny deems to be of value, will be forwarded to the Customer by special delivery.

2.6 Parcel and Special Delivery Items:

2.6.1 Parcels received at the Address are not included within a Customer's mail forwarding plan.

2.6.2 A parcel is defined as any item weighing over 1kg. Moneypenny will not accept any items weighing more than 10kg or larger than 60cm x 60cm in dimension. Moneypenny does not have the storage facilities to store large parcels at the Address for Customers.

2.6.3 Depending on the size and weight of a parcel, Moneypenny will typically send these items out by Royal Mail special delivery or courier service. Moneypenny will do its best to ensure that parcels

are handled with care, however no guarantees or compensation will be offered for fragile items, such as glass, which may be damaged in transit.

2.6.4 Any mail received at the Address for a Customer which has to be signed for will be forwarded on by special delivery or a courier of Moneypenny's choice.

2.6.5 Items sent by courier will not be left with a neighbour if they cannot be delivered to the specified Address. The Customer must make arrangements with the courier directly to arrange redelivery or collection of their item.

2.6.6 Moneypenny will not be responsible for completing any waybills on the Customer's behalf for alternative couriers.

2.6.7 The postage for any items to be sent out by courier or special delivery weighing over 1kg must be paid for in advance. Moneypenny will email the Customer when such a parcel arrives to request payment. Upon receipt of payment, the item will be sent out.

2.6.8 Moneypenny will not be held liable for loss of parcels sent out from the Address. Moneypenny does not insure outgoing parcels, however it is highly recommended that the Customer opts to add-on insurance which Moneypenny offers before the item is posted. We highly recommend taking out this insurance if your items are of value. The cost of insurance is 2% of the product value with a minimum of £20.

2.7 Returned Parcels:

2.7.1 If the courier is unable to deliver a parcel, they will leave you a card with details on where you can collect your parcel and for how long they will hold the item.

2.7.2 In the event of failure by the Customer to collect the item within their specified time period, the parcel will be returned to the Address. The charge for this return will be applied to the Customer's account. Moneypenny will require payment of this charge by

the Customer before it can be arranged to have the item resent (at the standard cost).

3. IDENTITY REQUIREMENTS

3.1 Moneypenny's Mail Forwarding Services are subject to client identification legislation including The London Local Authorities Act and Know Your Client rules. Moneypenny follows an Anti-Money Laundering Policy which applies to all Customers.

3.2 Prior to the Commencement Date, Customers must provide proof of identification and proof of address documents. A list of accepted documents will be provided by Moneypenny. Documents must be certified by a solicitor, accountant, post office, local council, doctor, minister of religion or notary (accompanied by a relevant stamp). Customers outside of the UK and EU will need to provide documents notarised by a Public Notary.

3.3 ID must be received by Moneypenny within 10 days of the initial payment. Failure to provide the required documents in the allotted time will result in the termination of your account.

3.4 A Customer's account will not be active until your ID has been received and accepted by Moneypenny. Mail Forwarding Services will not commence until Moneypenny has confirmed that your account has been activated.

3.5 Any mail received before the account has been activated cannot be processed and will have to be returned to sender.

F) UK Live Chat

1. INTERPRETATION

1.1 This section F relates to UK Live Chat Services that Moneypenny provides to the Customer.

1.2 Definitions relevant to UK Live Chat Services: Initial Term

If the Customer is on or below a 150 monthly chat plan, 3 months.

If the Customer is on or above a 250 monthly chat

plan, 6 months.

Required Notice Period

If the Customer is on or below a 150 monthly chat plan, 1 month from the date of the next invoice. If the Customer is on or above a 250 monthly chat plan, 3 months from the date of the next invoice.

Services

Any of the live chat services supplied by Moneypenny to the Customer to include the supply of a live chat communication platform and the fulfilment of text-based communications via the platform on behalf of the Customer with the Customer's Visitors.

2. SUPPLY OF SERVICES

2.1 In the event of a material increase in the amount of chats received for the Customer outside of the amounts within the plan chosen by the Customer, Moneypenny reserves the right to temporarily suspend the Services and shall inform the Customer of this decision orally or in writing as soon as reasonably practicable.

2.2 Technical Set-up:

It is the Customer's responsibility to ensure that any technical instructions provided by Moneypenny are adequately adhered to, which can include but not limited to; adding live chat code to a Customer's website, or providing access to third party software which will enable Moneypenny to receive communications from our Customer's Visitors via the live chat communications platform.

2.3 Diversion Facility:

2.3.1 It is the Customer's responsibility to ensure that the code is added correctly to the website to ensure that the respective Visitor traffic is directed to the appropriate Moneypenny Live Chat account.

2.3.2 It is the Customer's responsibility to ensure that all medium or means required to receive communications is fully operational.

G) UK Clever Numbers

1. INTERPRETATION

1.1 This section G relates to UK Clever Numbers Services that Moneypenny provides to the Customer.

1.2 Definitions relevant to UK Clever Numbers Services:

Required Notice Period

1 month from the date of the next invoice.

Services

The provision of a virtual business phone number which allows for the onward forwarding of calls to the Customer's preferred UK mobile or landline number.

2. CUSTOMER REQUIREMENTS

2.1 It is the Customer's responsibility to ensure that the divert facility is properly set up by their network provider to ensure that the respective call traffic is directed to the appropriate Moneypenny telephone number.

2.2 It is the Customer's responsibility to ensure that all medium or means required to receive communications is fully operational.

3. DURATION

3.1 The Contract shall commence on the Commencement Date and, unless otherwise agreed in writing and subject to clause 6.3 of the Conditions, it shall continue in force and effect unless and until terminated on written notice by either party to the other party on no less than the Required Notice Period. There is no Initial Term.

H) AI VOICE AGENT

1. INTERPRETATION

1.1 This section H relates to AI Voice Agent Services that Moneypenny provides to the Customer.

1.2 Definitions relevant to AI Voice Agent Services:

Initial Term

If the Customer is on or below a 150 monthly AI call plan, 3 months. If the Customer is on or between a

250 to 1,000 monthly AI call plan, 6 months.

If the Customer is on or above a 1,500 monthly AI call plan, 12 months.

Required Notice Period

If the Customer is on or below a 150 monthly AI call plan, 1 month from the date of the next invoice.

If the Customer is on or above a 250 monthly AI call plan, 3 months from the date of the next invoice.

AI Voice Agent Service

Any automated inbound call handling service delivered by Moneypenny via an AI Voice Agent, including capturing caller input using speech recognition, generating responses through speech synthesis, logging interactions, and (where applicable) escalating calls to the Customer or to Moneypenny's live call handling teams, based on configuration.

2. SUPPLY OF SERVICES

2.1 The number of AI Voice Agent Service calls included in the Customer's subscription are limited to the billing period in which they are allocated and do not roll over.

2.2 The AI Voice Agent Service may be purchased as a standalone offering or in conjunction with Moneypenny's Telephone Answering Service.

2.3 Any usage beyond the limits of the Customer's subscription plan will be processed subject to available capacity and invoiced at the then-current out-of-plan rates.

2.4 Where an unusual increase in volume is detected that may affect service performance, Moneypenny reserves the right to suspend or limit the AI Voice Agent Service on a temporary basis and will notify the Customer as soon as reasonably practicable.

2.5 Escalations from the AI Voice Agent Service can either be routed to:

2.5.1 the Customer directly; or

2.5.2 Moneypenny's human call answering team, provided that the Customer maintains an active Telephone Answering Service plan alongside the AI Voice Agent Service. Charges for such escalated

calls are set out in paragraph 8.2.

2.6 If the caller does not speak to the AI Voice Agent (i.e. no noise is registered), the call will not be charged.

2.7 The Customer may only transfer calls from the AI Voice Agent Service to standard UK landline or mobile numbers. Transfers to premium rate or international numbers will be charged separately on the basis of the transferred minutes.

2.8 Moneypenny will make reasonable configuration changes to the AI Voice Agent Service during the first billing period without additional charge, in order to optimise performance. After the end of the first billing period, the Customer is entitled to the number of configuration changes included within its plan. Any additional changes beyond that allowance will be charged at £70 per hour, subject to a minimum charge of 30 minutes.

3. SERVICE FUNCTIONALITY AND PURPOSE

3.1 The AI Voice Agent Service is designed to perform a defined set of call handling functions and is not intended as a general-purpose voice assistant or human equivalent.

3.2 The Customer acknowledges and agrees that if the AI Voice Agent Service receives input or requests outside the scope of its intended use, it may either:

3.2.1 refuse to respond or issue a standard fallback reply; or

3.2.2 escalate the call (if such escalation path is configured).

3.3 Moneypenny shall not be liable where the AI Voice Agent Service:

3.3.1 provides responses outside the intended scope due to the Customer's misconfiguration or use;

3.3.2 fails to understand or respond to the caller's input due to ambiguity, background noise, or unsupported phrasing; and/or

3.3.3 does not escalate a call because escalation conditions were not triggered.

4. LIMITATIONS ON AVAILABILITY

4.1 Moneypenny will not be responsible for interruptions or failures to any third-party systems and the Customer agrees that the AI Voice Agent Service availability is subject to platform stability, connectivity, maintenance windows, and third-party system dependencies.

4.2 Standard hours of operation are 24 hours a day, 365 days a year for AI Voice Agent Service availability. Escalation availability will be based on the Customer's relevant Telephone Answering Service plan, if purchased.

4.3 Coverage levels are subject to the Customer's chosen plan and pricing.

5. LIMITATION OF LIABILITY FOR AI SERVICES

5.1 The AI Voice Agent Service is an automated system and may not always process input accurately or respond appropriately. The Customer acknowledges this risk.

5.2 To the maximum extent permitted by law, Moneypenny excludes all liability for any loss, damage, expense or claim arising from:

5.2.1 inaccurate or incomplete AI-generated responses;

5.2.2 failure to escalate calls or flag urgent matters due to AI limitations or configuration; and/or

5.2.3 reputational or commercial consequences of AI interaction errors.

5.3 Except for liability which cannot be excluded by law, Moneypenny's total liability in connection with the AI Voice Agent Service shall be limited in accordance with the main Conditions.

6. ACCEPTABLE USE

6.1 The Customer agrees not to use the AI Voice Agent Service for any improper, immoral or illegal purpose and warrants that no such content or purpose will be associated with the AI Voice Agent Service configuration or caller inputs.

6.2 Any breach of this clause shall constitute grounds for immediate termination of the Service

by Moneypenny without refund or liability.

6.3 The Customer shall indemnify Moneypenny against all liabilities, costs, and expenses arising from any misuse of the AI Voice Agent Service by the Customer or on its behalf.

7. CUSTOMER RESPONSIBILITIES

7.1 The Customer is responsible for:

7.1.1 providing clear configuration instructions and business logic for the AI Voice Agent Service;

7.1.2 testing and confirming that the AI Voice Agent Service operates as intended before live deployment;

7.1.3 ensuring any escalation paths (to itself or to Moneypenny) are valid and being regularly monitored;

7.1.4 ensuring compliance with, and inform Moneypenny of, any relevant industry or regulatory requirements applicable to the Customer as part of its intended use of the AI Voice Agent Service; and

7.1.5 promptly reporting to Moneypenny any unusual, deficient, or unexpected responses or behaviour of the AI Voice Agent Service that it becomes aware of.

7.2 Moneypenny shall not be liable for delays or service issues caused by incomplete or incorrect configuration data provided by the Customer.

8. CHARGES AND PAYMENT

8.1 Charges will be set out in the applicable rate card and confirmed to the Customer at the time of order. A one-off set-up fee is payable in advance before the AI Voice Agent Service is set up.

8.2 Escalated calls (to either Moneypenny's live agents or to the Customer) may incur additional charges depending on the Customer's chosen service bundle. Where a call is first handled by the AI Voice Agent Service and then escalated to a Moneypenny human call answering team, the AI component of that call will not be separately chargeable, unless the Customer is on a plan designed for the majority of calls to be handled initially by the AI Voice Agent Service and then escalated to a Moneypenny human

call answering team.

8.3 All invoices are payable in accordance with the billing terms agreed under the main Conditions.

9. VOICE CLONING FUNCTIONALITY

9.1 Where the Customer elects to use the voice cloning functionality available in the AI Voice Agent Service, Moneypenny provides access to tools that enable the generation of a synthetic voice model based on an individual's voice recordings. Use of this functionality is entirely optional and initiated solely at the Customer's direction.

9.2 The Customer confirms that it has obtained all necessary rights, consents, and authorisations to use the relevant individual's voice for cloning purposes and that the use of such voice and any voice clone derived from it does not and will not infringe any intellectual property, publicity, personality or other rights of any third party.

9.3 The Customer hereby indemnifies and agrees to keep Moneypenny and its affiliates indemnified from and against any and all claims, liabilities, damages, losses, costs and expenses (including legal fees) arising out of or in connection with:

9.3.1 the Customer's use of the voice cloning functionality of the AI Voice Agent Service;

9.3.2 any allegation that the cloning or use of an individual's voice infringes third-party rights as part of the AI Voice Agent Service; or

9.3.3 any failure by the Customer to comply with applicable laws (including Data Protection Laws) relating to the processing of special category data (including biometric data) or other personal data as part of the AI Voice Agent Service.

10. DATA USE AND AI TRAINING

10.1 Moneypenny does not use Customer Personal Data to train any public or external AI models.

10.2 The Customer acknowledges and agrees that Moneypenny may process non-personal, aggregated, or anonymised interaction data for the purposes of service improvement,

diagnostics, or analytics.

10.3 Moneypenny acts solely as a data processor with respect to any voice cloning data. Moneypenny does not assume responsibility for the legality, appropriateness, or accuracy of any cloned voice generated by or used via the AI Voice Agent Service.

10.4 The Customer acknowledges that voice data may constitute biometric data or other types of personal data offered special protection under applicable data protection laws. The Customer is solely responsible for:

10.4.1 ensuring lawful collection and use of any such personal data;

10.4.2 providing any required notices and obtaining any required consents; and

10.4.3 ensuring ongoing compliance with relevant data protection and biometric information laws, including (where applicable) the UK GDPR, GDPR, or other applicable Data Protection Laws.

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