

Spiffing Image Terms and conditions of sale

1. Credit

1.1 This document was created using a template from Docular (<https://docular.net>).

2. Introduction

2.1 These terms and conditions shall govern the sale and purchase of products from Spiffing Image, and should be read in conjunction with our specific delivery, returns, and privacy policies.

2.2 By placing an order with us, you indicate your agreement to these terms and conditions.

2.3 This document does not affect any statutory rights you may have as a consumer (such as rights under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 or the Consumer Rights Act 2015).

3. Interpretation

3.1 In these terms and conditions:

(a) "we" means Andrew Peter Knaggs and Sally Whitear trading as Spiffing Image; and

(b) "you" means our customer or prospective customer,

and "us", "our" and "your" should be construed accordingly.

4. Order process

4.1 The advertising of products on our website constitutes an "invitation to treat" rather than a contractual offer.

4.2 No contract will come into force between you and us unless and until we accept your order in accordance with the procedure set out in this Section 4.

4.3 We do not currently sell products directly through the website. To enter into a contract to purchase products from us, the following procedure/s must take place:

a) if you purchase a product through an online marketplace such as Etsy, where Spiffing Image has a shop, these transactions/contracts will be subject to the terms and conditions of the online marketplace concerned. An order confirmation will be issued by the online marketplace at the point of purchase. Subsequent communication with Spiffing Image, including supply of photos and branded assets to enable production, should take place outside of the online marketplace, and via our usual channels: email, phone and social media.

b) alternatively, if you purchase a product from us via our usual channels (email, phone, social media) we undertake to respond to your first contact on the same day. Once the details of your order have been finalized and the price advised and accepted, we will advise of payment options and provide means to pay accordingly. Specifically, this can be an invoice stating our bank details for electronic payment, or a secure payment link via our payment service provider. Your order is not confirmed until both the payment and any photos or branded assets required to begin production have been received. We will then issue an Order Confirmation. At this point the order will become a

binding contract between Spiffing Image and you, and it will be subject to our delivery and returns policies, available on our website.

5. Products

- 5.1 The following types of products are or may be available on our website from time to time: photo gifts and branded promotional products and workwear.
- 5.2 We may periodically change the products available on our website, and we do not undertake to continue to supply any particular product or type of product.

6. Prices

- 6.1 Our prices are quoted on our website.
- 6.2 We will from time to time change the prices quoted on our website, but this will not affect contracts that have previously come into force.
- 6.3 All amounts stated in these terms and conditions or on our website are not subject to VAT, due to the company not being registered for VAT.
- 6.4 It is possible that prices on the website may be incorrectly quoted; accordingly, we will verify prices as part of our sale procedures so that the correct price will be notified to you before the contract comes into force.
- 6.5 In addition to the price of the products, you will have to pay a delivery charge, which will be notified to you before the contract of sale comes into force.

7. Payments

- 7.1 Payments may be made direct to our bank account electronically, by card via our secure payment provider, through an online marketplace, or if necessary by cheque, sent to our postal address (please note, this will incur production and delivery delays during cheque clearance).
- 7.2 If you fail to pay to us any amount due under these terms and conditions in accordance with the provisions of these terms and conditions, then we may withhold the products ordered and/or by written notice to you at any time cancel the contract of sale for the products.
- 7.3 If you make an unjustified credit card, debit card or other charge-back then you will be liable to pay us, within 7 days following the date of our written request:
 - (a) an amount equal to the amount of the charge-back;
 - (b) all third party expenses incurred by us in relation to the charge-back (including charges made by our or your bank or payment processor or card issuer);
 - (c) an administration fee of GBP 20.00; and
 - (d) all our reasonable costs, losses and expenses incurred in recovering the amounts referred to in this Section 7.3 (including without limitation legal fees and debt collection fees),

and for the avoidance of doubt, if you fail to recognise or fail to remember the source of an entry on your card statement or other financial statement, and make a charge-back as a result, this will constitute an unjustified charge-back for the purposes of this Section 7.3.

8. Deliveries

- 8.1 Our policies and procedures relating to the delivery of products are set out in our delivery policy document.
- 8.2 We will arrange for the products you purchase to be delivered to the delivery address you specify during the ordering process.
- 8.3 We will use reasonable endeavours to dispatch your products on or before the date for dispatch set out in the order confirmation or, if no date is set out in the order confirmation, within 7 days following the date of the order confirmation; however, we do not guarantee dispatching by this date.
- 8.4 We do guarantee that unless there are exceptional circumstances all deliveries of products will be dispatched within 30 days following the later of receipt of payment and the date of the order confirmation.

9. Distance contracts: cancellation right

- 9.1 This Section 9 applies if and only if you offer to contract with us, or contract with us, as a consumer - that is, as an individual acting wholly or mainly outside your trade, business, craft or profession.
- 9.2 You will not have any right to cancel a contract as described in this Section 9 insofar as the contract relates to:
 - (a) the supply of non-prefabricated goods that are made on the basis of an individual choice of or decision by you, or goods that are clearly personalized or branded.
- 9.3 You may withdraw an offer to enter into a contract with us through our website or cancel a contract entered into with us through our website (without giving any reason for your withdrawal or cancellation) at any time within the period:
 - (a) beginning upon the submission of your offer; and
 - (b) ending at the end of 14 days after the day on which the products come into your physical possession or the physical possession of a person identified by you to take possession of them (or, if the contract is for delivery of multiple products, lots or pieces of something, 14 days after the day on which the last of those products, lots or pieces comes into your physical possession or the physical possession of a person identified by you to take possession of them).
- 9.4 In order to withdraw an offer to contract or cancel a contract on the basis described in this Section 9, you must inform us of your decision to withdraw or cancel (as the case may be). You may inform us by means of any clear statement setting out the decision. To meet the cancellation deadline, it is sufficient for you to send your communication concerning the exercise of the right to cancel before the cancellation period has expired.

- 9.5 If you cancel a contract on the basis described in this Section 9, you must send the products back to us (to 25 Ryder Close, Hertford, Hertfordshire, SG13 7SG) or hand them over to us or a person authorised by us to receive them. You must comply with your obligations referred to in this Section 9 without undue delay and in any event not later than 14 days after the day on which you inform us of your decision to cancel the contract. You must pay the direct cost of returning the products.
- 9.6 If you cancel an order in accordance with this Section 9, you will receive a full refund of the amount you paid to us in respect of the order including the costs of delivery to you, except:
- (a) if you chose a kind of delivery costing more than the least expensive kind of delivery that we offer, we reserve the right to retain the difference in cost between the kind of delivery you chose and the least expensive kind of delivery that we offer; and
 - (b) as otherwise provided in this Section 9.
- 9.7 If the value of the products returned by you is diminished by any amount as a result of the handling of those products by you beyond what is necessary to establish the nature, characteristics and functioning of the products, we may recover that amount from you up to the contract price. We may recover that amount by deducting it from any refund due to you or require you to pay that amount direct to us. Handling which goes beyond the sort of handling that might reasonably be allowed in a shop will be "beyond what is necessary to establish the nature, characteristics and functioning of the products" for these purposes.
- 9.8 Where possible, we will refund money using the same method used to make the payment. Where this is not possible, we will agree with you a suitable method. In any case, you will not incur any fees as a result of the refund.
- 9.9 Unless we have offered to collect the products, we will process a refund due to you as a result of a cancellation on the basis described in this Section 9 within the period of 14 days after the day on which we receive the returned products or (if earlier) after the day on which you supply to us evidence of having sent the products back. If we have not sent the products to you at the time of withdrawal or cancellation or have offered to collect the products, we will process a refund due to you without undue delay and, in any case, within the period of 14 days after the day on which we are informed of the withdrawal or cancellation.

10. Warranties and representations

10.1 You warrant and represent to us that:

- (a) you are legally capable of entering into binding contracts;
- (b) you have full authority, power and capacity to agree to these terms and conditions;
- (c) all the information that you provide to us in connection with your order is true, accurate, complete and non-misleading; and
- (d) you will be able to take delivery of the products in accordance with these terms and conditions and our delivery policy.

10.2 We warrant to you that:

- (a) we have the right to sell the products that you buy;
- (b) the products we sell to you are sold free from any charge or encumbrance, except as specified in these terms and conditions;
- (c) you shall enjoy quiet possession of the products you buy, except as specified in these terms and conditions;
- (d) the products you buy will correspond to any description published on our website; and
- (e) the products you buy will be of satisfactory quality.

10.3 All of our warranties and representations relating to the supply of products are set out in these terms and conditions. To the maximum extent permitted by applicable law and subject to Section 11.1, all other warranties and representations are expressly excluded.

11. Limitations and exclusions of liability

11.1 Nothing in these terms and conditions will:

- (a) limit or exclude any liability for death or personal injury resulting from negligence;
- (b) limit or exclude any liability for fraud or fraudulent misrepresentation;
- (c) limit any liabilities in any way that is not permitted under applicable law; or
- (d) exclude any liabilities that may not be excluded under applicable law,

and, if you are a consumer, your statutory rights will not be excluded or limited by these terms and conditions, except to the extent permitted by law.

11.2 The limitations and exclusions of liability set out in this Section 11 and elsewhere in these terms and conditions:

- (a) are subject to Section 11.1; and
- (b) govern all liabilities arising under these terms and conditions or relating to the subject matter of these terms and conditions, including liabilities arising in contract, in tort (including negligence) and for breach of statutory duty, except to the extent expressly provided otherwise in these terms and conditions.

11.3 We will not be liable to you in respect of any losses arising out of any event or events beyond our reasonable control.

11.4 We will not be liable to you in respect of any business losses, including (without limitation) loss of or damage to profits, income, revenue, use, production, anticipated savings, business, contracts, commercial opportunities or goodwill.

11.5 You accept that we have an interest in limiting the personal liability of our officers and employees and, having regard to that interest, you acknowledge that we are a limited liability entity; you agree that you will not bring any claim personally against our officers or employees in respect of any losses you suffer in connection with the website or these terms and conditions (this will not, of course, limit

or exclude the liability of the limited liability entity itself for the acts and omissions of our officers and employees).

12. Order cancellation

- 12.1 We may cancel a contract under these terms and conditions immediately, by giving you written notice of termination, if:
- (a) you fail to pay, on time and in full, any amount due to us under that contract; or
 - (b) you commit any breach of that contract.
- 12.2 You may cancel a contract under these terms and conditions immediately, by giving us written notice of termination, if we commit any breach of that contract.
- 12.3 We may cancel a contract under these terms and conditions by written notice to you if we are prevented from fulfilling that contract by any event beyond our reasonable control, including without limitation any unavailability of raw materials, components or products, or any power failure, industrial dispute affecting any third party, governmental regulations, fire, flood, disaster, riot, terrorist attack or war.

13. Consequences of order cancellation

- 13.1 If a contract under these terms and conditions is cancelled in accordance with Section 12:
- (a) we will cease to have any obligation to deliver products which are undelivered at the date of cancellation;
 - (b) you will continue to have an obligation where applicable to pay for products which have been delivered at the date of cancellation (without prejudice to any right we may have to recover the products); and
 - (c) all the other provisions of these terms and conditions will cease to have effect, except that Sections 2.3, 7.3, 11, 16, 17, 18, 19, 20 and 21 will survive termination and continue in effect indefinitely.

14. Scope

- 14.1 These terms and conditions shall not constitute or effect any assignment or licence of any intellectual property rights.
- 14.2 These terms and conditions shall not govern the licensing of works (including software and literary works) comprised or stored in products.
- 14.3 These terms and conditions shall not govern the provision of any services by us or any third party in relation to the products (other than delivery services).

15. Variation

- 15.1 We may revise these terms and conditions from time to time by publishing a new version on our website.

15.2 A revision of these terms and conditions will apply to contracts entered into at any time following the time of the revision, but will not affect contracts made before the time of the revision.

16. Assignment

16.1 You hereby agree that we may assign, transfer, sub-contract or otherwise deal with our rights and/or obligations under these terms and conditions.

16.2 You may not without our prior written consent assign, transfer, sub-contract or otherwise deal with any of your rights and/or obligations under these terms and conditions.

17. No waivers

17.1 No breach of any provision of a contract under these terms and conditions will be waived except with the express written consent of the party not in breach.

17.2 No waiver of any breach of any provision of a contract under these terms and conditions shall be construed as a further or continuing waiver of any other breach of that provision or any breach of any other provision of that contract.

18. Severability

18.1 If a provision of these terms and conditions is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect.

18.2 If any unlawful and/or unenforceable provision of these terms and conditions would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

19. Third party rights

19.1 A contract under these terms and conditions is for our benefit and your benefit, and is not intended to benefit or be enforceable by any third party.

19.2 The exercise of the parties' rights under a contract under these terms and conditions is not subject to the consent of any third party.

20. Entire agreement

20.1 Subject to Section 11.1, these terms and conditions, together with our delivery policy and our returns policy, shall constitute the entire agreement between you and us in relation to the sale and purchase of our products and shall supersede all previous agreements between you and us in relation to the sale and purchase of our products.

21. Law and jurisdiction

21.1 These terms and conditions shall be governed by and construed in accordance with English law.

21.2 Any disputes relating to these terms and conditions shall be subject to the exclusive jurisdiction of the courts of England.

22. Statutory and regulatory disclosures

22.1 We will not file a copy of these terms and conditions specifically in relation to each user or customer and, if we update these terms and conditions, the version to which you originally agreed will no longer be available on our website. We recommend that you consider saving a copy of these terms and conditions for future reference.

22.2 These terms and conditions are available in the English language only.

22.3 The website of the European Union's online dispute resolution platform is available at <http://ec.europa.eu/odr>. The online dispute resolution platform may be used for resolving disputes.

23. Our details

23.1 This website is owned and operated by Andrew Peter Knaggs and Sally Whitear trading as Spiffing Image.

23.2 Our principal place of business is at 25 Ryder Close, Hertford, Hertfordshire, SG13 7SG.

23.3 You can contact us:

- (a) by post, using the postal address given above;
- (b) by telephone, on the contact number published on our website from time to time; or
- (c) by email, using the email address published on our website from time to time.

