## **Terms and conditions**

The use of the Make Change Associates Ltd website, including the use of information, graphics and materials is governed by these terms and conditions (from here on referred to as terms).

All references to Make Change Associates, within these terms from here on, apply to Make Change Associates Ltd only.

You should ensure that you have appropriate protection against computer viruses or other items of a destructive nature whilst using the internet and that your connection to our site is secure.

By using this site you consent to these terms and conditions. The terms are a legal agreement between us and can only be modified with Make Change Associates prior written consent. Make Change Associates reserves the right to change our terms, if they should change in the future, we will update this web page.

Make Change Associates endeavours to ensure that all information on the site is accurate. All information contained within this website is correct at the time of publication, however it should be noted that it is subject to alteration without notice (this includes dates, prices, publications, policies etc). Make Change Associates disclaims all such representations and warranties, including warranties about the accuracy, completeness or suitability for any purpose of this website and its contents.

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**You must not use this website** for fraudulent purposes or in connection with any criminal activity. Owing to the nature of the internet, we cannot guarantee that our website will always be available to you. Where possible, we will carry out routine maintenance of our site outside normal business operating hours, if this is not possible we will try our best to minimise the period of disruption and will notify you in advance.

When accessing parts of our site that require you to enter a password, you must keep any personal login name and password confidential. You are responsible for any loss or damage resulting from use of your password by any third party. Make Change Associates reserves the right to terminate your access to password protected areas, if we consider that your use of the site is detrimental to the site or to other users.

If you do not agree with these terms, you should cease use of the site immediately.