



## Business Terms & Conditions

**Effective Date:** September 2025

These Terms & Conditions ("Terms") govern your use of our services, products, subscriptions, and website. By engaging with our services, you agree to these Terms. Please read them carefully.

### 1. Definitions

- **"We", "Us", "Our"** – refers to Your Life List Ltd, a private limited company incorporated in England and Wales with company number 16432498 and its registered office address at 124-128 City Road, London EC1V 2NX.
- **"You", "Client"** – refers to the individual(s) or entity purchasing or using our Services.
- **"Services"** – means the packages, additional services, and subscription options we provide.
- **"Documents"** – means all personal, legal, and other information provided by you or prepared by us.
- **"Third Party"** – refers to any external provider, advisor, or service outside our direct control.

### 2. About Us

We help individuals and families organise, protect, and share important personal and legal information. Our services include document collation, will writing, lasting powers of attorney, and subscription-based review and storage plans.

### 3. Scope of Services

We assist with the organisation and preparation of information and documents and provide will writing, Trusts and Lasting Power of Attorney (LPA) services in line with applicable laws.

The scope of the services provided to you will be agreed with you. We have no obligation to perform any services outside of the agreed scope.

Our services are provided to you for your personal use only. You must not use our services for commercial or business purposes and any documentation prepared by us is intended solely for your own use and is not intended to be given to or use by any other person unless agreed by us in writing.

Please note that our services do not constitute and are not intended to replace independent legal, financial, or tax advice. We are not a law firm and are not

registered or regulated by the Solicitors Regulation Authority. You remain responsible for seeking independent professional advice where appropriate.

From time to time, we may recommend or introduce you to third-party professionals. However, whether you choose to obtain independent professional advice, and whether you instruct any professional we recommend, is entirely at your discretion. We accept no responsibility for any advice or other services provided by third-party professionals. Any engagement with a third party is a separate agreement between you and them and you will be solely responsible for their fees.

You should be aware that changes to your personal circumstances, the law, taxation, or regulation may mean that your will, trust, or lasting power of attorney becomes outdated, inaccurate, or unsuitable for your needs. We cannot guarantee that any document produced through our services will remain valid or effective in the future. It is your sole responsibility to review your documents periodically and to seek independent professional advice to ensure they remain accurate, up to date, and suitable for your purposes. We accept no obligation to notify you of any such changes or their impact on your documents.

#### **4. Client Responsibilities**

You agree to:

- Provide accurate, complete, and up-to-date information. We will not be liable for any errors or omissions in documents arising from inaccurate, incomplete, or misleading information supplied by you.
- Ensure any documents you supply to us are genuine and lawfully obtained.
- Review drafts and outputs carefully before giving your approval and ensure that they meet your requirements and are suitable for your purposes.
- Seek independent legal, tax and/or financial advice where necessary.

#### **5. Fees & Payment**

- Our fees for our Packages, Additional Services, and Subscription Options are set out on our website and/or in our marketing materials in force at the time you place your order.
- All prices are stated exclusive of VAT, government application fees, trust fees, and any other third-party charges, unless we expressly state otherwise in writing. You will be responsible for paying all such additional costs.



- Payment is required in full and in cleared funds before Services are delivered, unless agreed otherwise in writing.
- Subscription fees are billed monthly or annually in advance depending on your chosen subscription and will continue automatically unless and until cancelled in accordance with these Terms.

## **6. Cancellations & Refunds**

### **One-off Services:**

- If you are a consumer, you have the right to cancel within 14 days of entering into a contract with us (the “cooling-off period”). If you decide to cancel within the 14 day cooling-off period and work has not begun, a full refund will be provided. If you ask us to start work during the cooling off period, you acknowledge that we may charge you for work done up to the date of cancellation and that, once the services are fully completed, your right to cancel no longer applies.

### **Subscriptions:**

- If you are a consumer, you have the right to cancel your subscription within the 14 day cooling-off period. However, if you decide to use our subscription service during the 14-day cancellation period, you may do so, but you acknowledge that your right to cancel your subscription will be lost and you will not be entitled to any refund if you subsequently decide to cancel.
- After the cooling-off period, you may cancel your subscription at any time by giving not less than one month’s notice, after which your subscription will end at the close of the next billing cycle. Please keep proof that we’ve received your cancellation (such as an email confirmation) as we can only accept notice once it’s been received by us; refunds are not provided for partial months or years. Your subscription will automatically renew unless cancelled.

## **7. Delivery of Documents**

- Digital copies will be provided securely in PDF format.
- Printed and bound Life List Packs will be delivered by post or courier.
- We are not liable for delays caused by postal or courier services.

## **8. Storage & Retention**

- Documents will be stored securely (digital and/or physical) as part of our subscription services.
- If you cancel your subscription, you may request the return of your information or have it securely destroyed.

- We are not responsible for retaining information beyond agreed service periods.

## 9. Confidentiality & Data Protection

- All client information is treated as strictly confidential.
- Personal data is handled in line with our **Privacy Policy** and applicable data protection laws (including UK GDPR).
- You retain ownership of your personal information.

## 10. Limitation of Liability

- We take reasonable care in providing Services but do not guarantee outcomes beyond our control (e.g. government processing times).
- To the fullest extent permitted by law, our liability in respect of all claims in contract, tort or otherwise arising out of or in connection with these Terms and our services is limited to the amount you paid for the relevant Service. If you have sought our services jointly with another person or where we have prepared documents for the benefit of more than one person, this liability cap will represent our total liability to all of you.
- We are not liable for indirect, incidental, or consequential losses.
- We are not liable to you for any loss or damage that was not foreseeable, any loss or damage not caused by our breach or negligence, or any business loss or damage.
- We are not liable for any loss suffered by you as a result of the fact that you or any third party did not inform us in good time of, or withheld from us, facts and circumstances that may be relevant in connection with the performance of our services.
- Nothing in these Terms excludes or limits our liability that the law does not allow us to exclude or limit or shall affect your statutory rights as a consumer.

## 11. Subscription Services

- Subscribers must ensure we have accurate contact and billing details.
- We provide reminders and reviews as described, but you remain responsible for acting on legal or financial matters.

## 12. Changes to Services & Pricing

- We may update our services, packages, or pricing from time to time.

- Any material changes will be communicated in advance via email or our website.

### **13. Force Majeure**

We are not liable for delays or failures caused by events outside our reasonable control, including strikes, government delays, IT outages, or natural events.

### **14. Age & Eligibility**

- Clients must be 18 years or older to purchase our services.
- For the Young Adult Package (18–25 years), proof of age may be required.

### **15. Dispute Resolution**

- We will seek to resolve disputes informally and amicably wherever possible. Any concerns should be addressed to the Client Care Team at CTT Group, Gables House, 62 Kenilworth Road, Leamington Spa, CV32 6JX.
- Should CTT Group be unable to resolve the complaint then the STEP'S disciplinary process may be followed, by writing to The Director of Governance and Professional Standards, STEP, Artillery House (South), 11-19 Artillery Row, LONDON, SW1P 1RT.

### **16. Intellectual Property**

- Templates, processes, and materials we provide remain our intellectual property. You may not reproduce, distribute, or commercially exploit our templates or processes without our written permission.
- You may use documents prepared for you solely for personal or family purposes and may not obtain or use such documents for any third party or for resale. We will not be liable to any third party for any loss they claim to have suffered in the event that they receive a copy of, read or use any documents prepared for you.

### **17. Termination**

We may suspend or terminate services immediately if you:

- Fail to pay fees,
- Breach these Terms, or
- Misuse our Services.

## **18. Severability & Entire Agreement**

- If any provision of these Terms is found unenforceable, the remainder will still apply.
- These Terms constitute the entire agreement between you and us.
- No one other than us and you have any right to enforce these Terms.

## **19. Updates to Terms**

We may update these Terms from time to time. Updated Terms will be published on our website, with the effective date clearly stated. Continued use of our Services constitutes acceptance of updated Terms.

## **20. Governing Law**

These Terms are governed by the laws of England and Wales, although if you are resident elsewhere you will retain the benefit of any mandatory protections given to you by the laws of that country. Any disputes will be subject to the exclusive jurisdiction of the courts of England and Wales.

## **21. Contact**

For questions about these Terms, please contact:

Your Life List  
124 City Road, London  
EC1V 2NX  
info@yourlifelist.co.uk  
0204 604 3606