

Website Terms of Use

You should read these terms and conditions carefully before using this website, www.thestudentfinancelab.com (the 'Site'). These terms and conditions govern the use of this Site, including without limitation and where applicable, participation in its surveys, bulletin boards, forums, chats and all other areas (except to the extent stated otherwise on a specific page) managed by the Student Loans Company Limited [100 Bothwell Street, Glasgow, G2 7JD] ("SLC") and powered by Vision Critical Research Solutions (UK) Limited [17 Hatfields, London SE1 8DJ] ("Service Provider", "we" or "our"), on behalf of SLC.

By accessing or using this Site, you agree to be bound by these terms and conditions (the "Terms") and our Privacy Policy (click the following link to view the Privacy Policy, https://www.thestudentfinancelab.com/MediaServer/documents/Privacy_Policy.pdf). No proposed changes to these terms and conditions are valid or have any effect. If you do not agree with or accept any of these terms and conditions, you should cease using the Site immediately.

Please note that no sale of products or services takes place on this website. Any sales made by the Company will be governed by separate terms and conditions in addition to these Terms and will be provided to you for your acceptance before you place an order.

This website is intended for and directed to residents of the United Kingdom aged 16 and over .

By agreeing to these terms and conditions you give consent that we can contact you via email for market research and media communication purposes.

1. Registration Information

- 1.1 The Service Provider may at times require that you register and/or set up an account to use certain portions of the Site, or the Site as a whole. Registration is free. You may only join once. SLC reserves the right to refuse your registration. In accordance with scientific market research techniques, we may need a specific number of panellists for each gender, age group and region so we may have to refuse applications on this basis.
- 1.2 In order to register and/or set up an account, you may be provided, or required to choose, a password, User Id, and/or other registration information (collectively, "Registration Information"). You agree and represent that all Registration Information provided by you is accurate and up-to-date. If any of your Registration Information changes, you must update it by using the appropriate update mechanism on the Site, if available. Otherwise, contact the support@thestudentfinancelab.com as described in our Privacy Policy. You

undertake that all information you give in relation to the panel will be as accurate as possible. Providing false information could lead to being disqualified from the panel.

1.3 The Service Provider follows the requirements of the following laws and codes

- Data Protection Act 1998
- Market Research Society (MRS) Code of Conduct

2. Use of User ID/Password:

2.1 If you register and/or set up an account on the Site, you will be solely responsible for maintaining the confidentiality of your Registration Information. You may not authorise others to use your Registration Information. You may not sub-license, transfer, sell or assign your Registration Information and/or this Agreement to any third party without our written approval. Any attempt to do so will be null and void and shall be considered a material breach of this Agreement.

2.2 You are solely responsible for all usage or activity on your account including, but not limited to, use of the account by any person who uses your Registration Information, with or without authorisation, or who has access to any computer on which your account resides or is accessible.

2.3 If you have reason to believe that your account is no longer secure (for example, in the event of a loss, theft or unauthorised disclosure or use of your Registration Information or any credit, debit or charge card number stored on the Website), you must promptly change the affected Registration Information by using the appropriate update mechanism on the Website, if available, or notify the support@thestudentfinancelab.com as described in our Privacy Policy.

3. Availability and Conditions of Use

3.1 The Site is made available to you by us. Whilst we make every effort to ensure that the Site is available, we do not represent, warrant or guarantee in any way the Site's continued availability at all times or uninterrupted use by you of the Site. We reserve the right to suspend or cease the operation of the Site from time to time at our sole discretion.

3.2 As a condition of your use of the Site, you agree:

3.2.1 not to use the Site for any purpose that is unlawful under applicable law, or prohibited by these terms and conditions; and

3.2.2 not to defame, disparage any body or in a manner which is obscene, derogatory or offensive; and

3.2.3 to be responsible for ensuring that your use of the Site is consistent with all applicable laws and regulations.

We reserve the right to prevent or suspend your access to the Site if you do not comply with any part of these terms and conditions or any applicable law

4 Ownership, Use and Intellectual Property Rights

4.2 This Site and all content within the Site is owned and operated by us and/or our licensors. We and our licensors reserve all rights.

4.3 The Site is for your personal and non-commercial use. You may not modify, copy, distribute, transmit, display, revise, perform, reproduce, publish, license, deep-link, create derivative works from, transfer, or sell any information or content obtained from the Site unless expressly authorised by us.

4.4 Any intellectual property rights (including without limitation all patents, copyright, database rights and trademarks (whether registered or unregistered) subsisting in any content or material on the Site belongs to us and/ or our licensors. All rights are reserved for the benefit of ourselves and/ or our licensors. Nothing in these terms and conditions grants you any rights in the Site or the content within the Site.

4.5 The use or misuse of trademarks or any other content on this Site except as provided in these terms and conditions or in the site content, is strictly prohibited. Nothing contained on the Site shall be construed as granting, by implication, estoppel or otherwise, any license or right to use any trademark without our prior written permission.

5 Software

5.2 Any software that is made available for downloading from the Site is our copyrighted work and/or that of our licensors.

5.3 You may only use such software in accordance with the terms of the end user license agreement, if any, which accompanies or is included with the software. You are authorised and will not be able to install any software unless you agree to be bound by the end user license agreement.

5.4 The software is made available for downloading solely for your use in a non-commercial manner. Any reproduction or redistribution of the software not in accordance with the end user license agreement is expressly prohibited, and may result in severe civil and criminal penalties. Violators will be prosecuted to the maximum extent possible.

5.5 The software is warranted, if at all, only according to the terms of the end user licence agreement. Except for the warranties which may appear in the end user licence agreement, we hereby disclaim all warranties, conditions and other terms (whether express or implied) with regard to the software, including all implied warranties and conditions of satisfactory quality and fitness for a particular purpose.

6 Submissions

6.2 We appreciate hearing from our customers and welcome your comments regarding our products, including our on-line services. Our company policy does not encourage you to submit or send to us any unpatented ideas, advertising or marketing suggestions, patent applications, models, prototypes, or any information, written or oral, which you regard as confidential (collectively referred to as "Unwanted Submissions"). While we value your feedback on our services and products, we request that you restrict your comments to our services and products and do not submit any Unwanted Submissions.

6.3 Please note that any submission (including any Unwanted Submission) made to us is deemed to be our property and we are entitled to utilise any such submission in any manner we see fit. We shall not be subject to any obligation of confidentiality nor be liable for any use and/ or disclosure of such submissions.

7 Posting of information

7.2 Except for any personal information we may collect from you which is governed by our privacy policy (click the following to view the Privacy Policy, https://www.thestudentfinancelab.com/MediaServer/documents/Privacy_Policy.pdf), any communication or material you post or transmit to us or the Site is, and will be treated as, non-confidential and non-proprietary. By transmitting or posting any communication or material, you agree that we and any of our affiliates may use your communication for any purpose, including reproduction, transmission, publication, broadcast, and posting. Although we reserve the right to monitor or review discussions, chats, postings, transmissions, bulletin boards and the like on the Site from time to time, we are under no obligation to do so and

assume no responsibility or liability arising from any content posted on any of these functionalities nor for any error, omission, infringement, defamatory statement, obscenity, or inaccuracy contained in any such information on such functionalities. We shall have the right at any time and for any reason to remove any communication or material posted on the Site.

8 Disclaimers

8.2 While we use reasonable efforts to include accurate and up-to-date information on the Site, we do not represent, warrant or promise (whether express or implied) that any information is or remains accurate, complete and up to date, or fit or suitable for any purpose. Any reliance you place on the information on this Site is at your own risk. Nothing in these terms and conditions shall operate to prejudice any mandatory statutory requirement or your statutory rights.

8.3 Content on the Site is provided for your general information purposes only and to inform you about us and our products and news, features, services and other websites, which may be of interest. It does not constitute technical, financial, legal advice or any other type of advice and should not be relied on for any purposes.

9 Hyperlinks and third party sites

9.2 The Site may contain hyperlinks or references to external third party websites. Any such hyperlinks or reference is provided for your convenience only. We have no control over third party websites and accept no responsibility for any content, material or information contained in them. The display of any hyperlink and reference to any third party website does not constitute an endorsement of such third party's website, products or services. Your use of a third party site may be governed by the terms and conditions of that third party site.

10 Warranties and limitation of liability

10.2 You agree that your use of the Site is on an 'as is' and 'as available' basis. Consequently we make no representations, warranties, conditions or other terms (whether express or implied) in relation to the provision of the Site, including without limitation as to completeness, accuracy and currency or any content and information on the Site, or as to satisfactory quality, or fitness for particular purpose.

10.3 To the maximum extent permitted by applicable law, we exclude all liability (whether arising in contract, tort, breach of statutory duty or otherwise) which we may otherwise have to you as a result of:

10.3.1 any error or inaccuracies in any information or material within or relating to the Site

10.3.2 the unavailability of the Site for whatsoever reason; and

10.3.3 any representation or statement made on the Site

10.4 Under no circumstances shall we be liable to you for any loss or damage suffered (including without limitation direct or indirect losses) arising from your use of, or reliance on, the Site (including the downloading or any software, program or information).

10.5 We do not exclude or limit our liability for death or personal injury arising from our negligence, for any fraudulent misrepresentation made by us on the Site or for any other statutory rights which are not capable of being excluded.

11 Indemnity

11.2 If you are in breach of any of these terms and conditions, you agree to indemnify and hold us harmless in respect of any costs, expenses, claims, proceedings, actions, losses, damages or liabilities incurred by us in relation to or arising from such a breach.

12 Termination or Suspension of Access to the Site:

12.1 The Service Provider has the right to terminate and/or suspend your ability to access the Website or any portion thereof, for any or no reason, or may prevent your use of this Website with or without notice to you. You agree that you do not have any rights in this Website and that neither The Service Provider nor SLC will have any liability to you if this Website is discontinued or your ability to access it is terminated.

13 General

- 13.1 We reserve the right to vary these terms and conditions from time to time without notifying you. By continuing to use and access the Site you agree to be bound by any variation made by us. It is your responsibility to check these terms and conditions from time to time to verify such variations.
- 13.2 These terms and conditions contains the entire understanding and agreement between us and you in relation to your use of the Site and supersedes and replaces any representation, statement or other communication (whether written or otherwise) made by you or us which is not contained herein.
- 13.3 Should any part of these terms and conditions for any reason be declared invalid or unenforceable by a court of a competent jurisdiction, it shall be deemed to be deleted without affecting the remaining provisions.
- 13.4 These terms and conditions are governed and construed in accordance with the laws of England and Wales and you consent to the exclusive jurisdiction of the courts of England