INVESTMENT EXPLORER
Terms and Conditions

The Investment Explorer is:

- brought about by CAF Financial Solutions Limited (CFSL), a company incorporated in England and Wales with company number 2771873 and whose registered office at 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA. CFSL is authorised and regulated by the Financial Conduct Authority, with registration number 189450. CFSL is a wholly owned subsidiary of the Trustees of Charities Aid Foundation (CAF), an unincorporated charitable organisation registered with the Charity Commission for England and Wales with registered number 268369 and having its principal office at 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA; and
- operated and supplied by Financial Express Limited (FE), a company incorporated in England and Wales with company number 2405213 and whose registered office at 3rd Floor, Hollywood House, Church Street East, Woking, Surrey, GU21 6HJ.

Please read this agreement carefully if you wish to use the research services (the “services”) available on this website.

By using the services, you are deemed to accept these terms and a binding contract will be made between you and CFSL incorporating these terms and our Privacy Notice www.cafonline.org/privacy.

This function of the website is a research tool only and should not be confused with a trading tool or platform.

CFSL does not make recommendations or offer investment advice of any kind.

CFSL and the services do not offer, solicit or arrange the sale or purchase of investments. No actual investments are purchased, sold or traded as part of this simulation. All information is provided for research purposes only.

CFSL does not offer or provide investment advice. If you are unsure whether an investment is suitable it is suggested you obtain expert financial advice.

Anyone accessing the services agrees to abide by this agreement and acknowledges the above. CFSL may modify this agreement including these terms at any time, and such modification shall be effective immediately upon posting on the website www.cafonline.org/explorerterms. Your continued access or use of the services after the modifications have become effective shall be deemed your conclusive acceptance of the modified agreement.

We capture usage information for the website so we can improve our offering and service to consumers and focus our resources accordingly.

1 Registration

1.1 In order to register for the service you will need to provide your email address. Your email address will be used by CFSL purely for the following purposes:

   a) Registration and password reminder
   b) Logging into the service
   c) Communications concerning the operation of the service
   d) Contacting you about other services offered by CAF, CFSL and other entities within CAF’s group including the CAF Investment Account.

1.2 CFSL will not pass on your email address to any third parties, unless legally required to do so.

1.3 If you would prefer not to be contacted in accordance with clause 1.1d) above you may withdraw your consent by emailing clientrelations@cafonline.org
2 Data Protection and Regulatory issues

2.1 You acknowledge that any information provided by you to CFSL is up to date and accurate and you will keep CFSL informed of any changes.

2.2 You must read and be aware of CFSL’s Privacy Notice on www.cafonline.org/privacy ("Privacy Notice"). Any personal data may be processed by trusted third parties on behalf of CFSL for the purposes of providing the services in accordance with this agreement.

2.3 CFSL shall at all times comply with its obligations and procure that its sub-contractors comply with their obligations under all applicable legislation and/or regulations in force from time to time in the United Kingdom relating to the protection of individuals with regard to the processing of personal data, the free movement of such data and the protection of privacy, ("Data Protection Legislation") and shall only process Personal Data (as defined in the Data Protection Legislation) for the purpose of lawfully carrying out its obligations under this agreement.

2.4 To the extent that any Personal Data is required to be disclosed by CFSL to any Supervisory Authority or pursuant to any legal requirement, such disclosure shall be permitted provided such disclosure is made subject to adequate obligations of confidentiality.

2.5 We shall promptly notify each other if within 48 hours of breach; either of us become aware of a breach of the terms of this agreement in so far as it relates to Personal Data; or we become aware of loss, damage or destruction of any relevant Personal Data, and shall take whatever action is necessary to minimise the impact of such event and prevent such events recurring. You will provide any necessary assistance required to investigate the causes of such incident, liaise with the Information Commissioner or correct any breaches.

2.6 CFSL will use appropriate processes to keep the Personal Data or confidential information safe.

2.7 Within 30 days of termination of this agreement, CFSL will ensure that the Personal Data it does not need to keep for regulatory purposes is securely removed from its systems and any printed copies securely destroyed.

2.8 Regulatory issues
   In performing our obligations under this agreement, both parties shall and shall procure that each member of their group and their sub-contractors (if any) comply at all times with applicable laws, statutes, regulations and codes from time to time including but not limited to the Criminal Finances Act 2017, the Modern Slavery Act 2015 and CAF’s anti-slavery policy from time to time and the Bribery Act 2010 and each parties’ own Anti-Bribery Policy.

3 Online Service

3.1 Once you have accepted the terms of this agreement as detailed above, you will be entitled to access the service made available to you in accordance with this agreement.

3.2 CFSL will use reasonable endeavours to make the service available for access at all times. Access to the website may, however, be suspended from time to time for maintenance and development work. CFSL does not make any other warranties concerning the operation or performance of the service.

3.3 CFSL does not currently make a charge for accessing the service, but reserves the right to do so in the future. If CFSL does decide to charge for the service we will give you at least 30 days notice. If you decide not to continue with the service from this point there will be no charge, however access will be denied.

3.4 The criteria for fund selection will be based on objective measures which we will publish on the CFSL website at www.cafonline.org/investmentexplorer. Such measures will be applied using data provided to CFSL by Financial Express. You will need to review this criteria and decide if the service meets your requirements. The visibility of any fund on the service does not constitute a recommendation by CAF, CFSL or Financial Express. CFSL may, at its sole discretion, add specific funds requested by you or any other users.

3.5 CFSL will take all reasonable steps to ensure that the funds and fund share classes visible through the Investment Explorer are also available to trade on the CAF Investment Account. However, this cannot be guaranteed. It is your responsibility to check the suitability of fund share classes (including their pricing) before you commit to any transaction either on the CAF Investment Account or through any other channel.

3.6 The service does not reflect the cost of the CAF Investment Account, or any other online platform or trading service. As such you should allow for these costs and the potential impact of them on investment returns should you consider using the CAF Investment Account or any similar service.

3.7 The costs of the CAF Investment Account service can be found at www.cafonline.org/pricing
3.8 You shall not use the service or the Intellectual Property (as defined below):
   a) to copy, sell, license, distribute, transmit or duplicate to any third party;
   b) for the commercial benefit of individuals or organisations other than your organisation;
   c) for supplying information to other data vendors or companies carrying out investment analysis;
   d) for purposes which could damage the reasonable commercial interests of CFSL and/or Financial Express.

4 Security

4.1 Once you have registered for the service and accepted the terms and conditions of this agreement you will become
   an authorised user and will be able to use your security details to access the website.

4.2 You must keep your security details secret and take all reasonable precautions to prevent unauthorised use
   of them.

4.3 You must not disclose your security details to any other person or record your security details in any way that may
   result in them becoming known to another person.

4.4 If you suspect someone knows your security details you should contact the CFSL Client Relations team immediately
   on 03000 123 444 (calls may be recorded for monitoring purposes).

5 Intellectual Property Rights

5.1 You hereby acknowledge that you have no rights or interests of any nature in the intellectual property rights
   (meaning all copyrights, patents, registered and unregistered design rights, trade marks and service marks
   and applications for any of these, together with all database rights, trade secrets, know-how and other intellectual
   property in the jurisdiction in which you carry out your normal business activities) nor any other proprietary
   rights in the data, software or applications forming part of the services or produced by the services
   (Intellectual Property).

6 Limitation of Liability

6.1 CFSL has taken reasonable steps in selecting the data providers of the content for the service and providing
   secure access to the service; however due to the service being provided over the Internet CFSL does not give any
   warranties, express or implied, or make any representations as to the accuracy, adequacy or ability to access, or any
   delay in access, security of access, suitability or security of use of any part of the service or the content provided via
   the service.

6.2 CFSL does not accept any responsibility and shall not be liable to you whether in contract, breach of statutory duty
   or otherwise (including because of our negligence) for any indirect, special, incidental or consequential loss or
   damage nor for any loss of profit, loss of business, revenue, goodwill, profit or anticipated savings, reputation or any
   other reasonably foreseeable purely financial loss arising from any failure or delay in CFSL fulfilling its obligations
   under this agreement including but not limited to any failure in the operation of the service, which arises as a result
   of any error in data transmission, or machine, or software malfunction, or from your operating error.

6.3 If CFSL suffers any loss, damage, fine or expense as a result of any unauthorised access to, use or misuse of the
   service by you or any person who obtains unauthorised access because of a breach by you of these terms, you will
   pay to CFSL the amount of loss, damage, fine or expense suffered by CFSL.

6.4 However, nothing in this Agreement shall limit or exclude our liability to you for death or personal injury or for any
   fraud or fraudulent misrepresentation by us.

7 Termination

7.1 You may terminate your right to use the service by emailing clientrelations@cafonline.org or in writing to: CAF
   Financial Solutions Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4TA

7.2 We may terminate this agreement and your use of these services with immediate effect at our discretion if you
   breach the terms of this agreement and/or misuse the services, website or simulation tool.

7.3 We may end all or any part of the service at any time by giving you at least 30 days written notice by email.
8 Variation

8.1 CFSL reserves the right to vary the terms of this agreement from time to time by posting an amended version of this agreement on the service.

8.2 We may, where we consider it appropriate, suspend, withdraw or restrict the use of all or any part of the service. We will tell you as soon as reasonably practicable if we take such action.

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Telephone calls may be monitored or recorded for security/training purposes. Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).