



ReduceMyBills

Definitions

When we refer to “our website” we mean our website and any mobile or other applications giving you access to our website.

The sellers/service providers that supply products or services that we present to you via website, call, email or otherwise are referred to as “Providers” or a “Provider”.

The term 'Liability' encompasses any claim, whether direct or indirect, as well as liabilities, costs, damages, losses, and other obligations (including, but not limited to, legal and professional fees). These may arise from various causes, including but not limited to: (i) Claims resulting from any cause of action (such as breach of contract, tort, misrepresentation, restitution, or any other legal basis). (ii) Liabilities explicitly outlined and specified within this Agreement."

Legal Agreement

Our Terms and Conditions, Privacy Policy and Cookie Policy, constitute the contractual legal agreement between you and us regarding our services and the handling of your information.

Our sole role is to offer an overview of potential monetary savings we've identified in the market. Apart from your contractual relationship with us, you might also have separate contractual relationships with Providers and other legal entities when acquiring products or services.

By utilising our services or visiting our website, you consent to being bound by the Terms and Conditions, Privacy Policy and Cookie Policy of Reducemybills.ie.

You are also agreeing that we can use and pass to the Providers and other legal entities any information you have provided to us in order to carry out our service.

We wholly reserve the right to modify or change these Terms and Conditions, as well as our Privacy Policy and Cookie Policy, at any time without prior notice. In the event of significant changes, we will provide a notification on our website. Your continued use of our website or services implies your acceptance of any changes made to the Terms and Conditions, Privacy Policy and Cookie Policy.

Our Service

We provide an online personalised service aiming to save our customers time and money, we do this by helping them to locate a potential monetary saving on their bill(s) while at the same time supporting them in the first initial step of their savings journey.

In order to assist our customers as set out above we aim to provide the following services:

- A review of the information provided to us by the customer with a view to presenting a potential monetary saving only.
- A follow-up consultation and/or email to set out some of the potential monetary savings we have found.
- A 14 day post consultation after care service, commencing from the date of the initial consultation, whereby we aim to assist the customer with follow up questions they may have.

We may refer to the services above that we provide as (“our services” or “our service”).

As part of our services set out above, we will carry out a review of the information provided to us by the customer with a view to presenting the potential monetary savings, if any, that are available on the market. The information we present will not take into account the suitability of the good or service offered by any Providers. In addition, any information we provide should under no circumstances be interpreted as financial, professional, or any other form of advice and we strongly encourage customers to carry out their own individual research.

Please note that while we provide you with certain information relating to products and services, we only provide the services referred to above. Accordingly, it is important to note that we have no affiliations with any Providers or other legal entities and we do not provide any of the products or services provided by these Providers or other legal entities that we present or discuss with you via our website, call, email, or otherwise.

In addition, we do not take any responsibility for any products or services you may or may not choose to acquire from Providers or other legal entities, nor are we liable for any issues you might encounter with Providers or other legal entities.

With regards to our 14 day post consultation after care service, while we aim to assist our customers as best we can, we cannot guarantee that we will be able to assist with your question(s).

Our service is currently only available to residents of the Republic of Ireland in respect of the consumer and business services listed on our website.

Disclaimer

We ask you to please review this section with care and diligence, as it holds significant importance and takes preference over other clauses in these Terms and Conditions concerning our services and any other obligations that may arise periodically under these Terms and Conditions, statutory regulations, or other applicable laws.

By virtue of these Terms and Conditions, you agree that, except to the extent prohibited by applicable law, we shall not be held liable for any Liability arising from: (i) actions or omissions of Providers or third parties, (ii) any decisions you make regarding the products or services that we present to you through our website, phone, email, or otherwise, (iii) your use of any products or services you decide to acquire, (iv) the method of service delivery, including through our website, phone, email, or other means, (v) the timing of our service provision or lack thereof, (vi) your use or download of any content on our website or provided to you via email, (vii) information you provide or fail to provide to us, (viii) information or content displayed or presented via our website, call, email, or otherwise.

Any information that we discuss or present to you via website, call, email or otherwise is intended for general informational purposes only and does not take into account the suitability of the good or service offered by any Providers. Accordingly, said information should under **no circumstances** be interpreted as financial, professional, or any other form of advice. In addition, we strongly advise against relying solely upon the information we have provided and instead encourage customers to use it as a basis from which to carry out their own independent research to ensure they are fully informed prior to making any decisions.

You should also be aware that we cannot advise you on which product or service is suitable for you. Our service is simply designed to inform you of some of the alternative products and services that exist which offer a potential monetary saving. Accordingly, the decision lies in its entirety with you to decide which Provider, if any, is right for you.

Except as required by law, we do not make any guarantees, promises, or warranties, except for the assurance that we will not deliberately provide false information and that we will exercise due diligence.

These Terms and Conditions are formulated to acknowledge that: (i) we exclusively offer our services and nothing else, (ii) we lack control over you, Providers, or any other third parties listed, presented, or discussed via call, email, or any other medium, (iii) we depend on, and cannot independently verify, any information provided to us by or obtained from third parties.

Your utilisation of our services and all information provided to you is entirely at your own risk.

We do not accept, and expressly exclude, responsibility for any and all Liabilities incurred by you or by any third party, arising, directly or indirectly, from any of the below. In addition, we do not provide any warranty, representation, or guarantee, nor do we make any commitments (i)

that you can utilise our services, (ii) that our services will be provided without interruptions, free from errors, or in a timely manner, (iii) the completeness, suitability or accuracy of any of the information we provide, (iv) that any information, products or services you acquire from Providers are suitable for the purpose for which you intend to use them, (v) the performance or non-performance of any third party or Provider (vi) that you will not be impacted by unauthorised access to or alteration of your transmissions or data (vii) that you will not be affected by any breach of our services security measures, distributed denial-of-service attack, viruses, or other technologically harmful material that may infect or damage your computer equipment, computer programs, data, or other proprietary material as a result of your use of our website or your downloading of any material posted on it or on any website linked to it, (viii) any decision you make based on any information we do or do not provide to you, (ix) the cost associated with acquiring substitute goods and services.

In addition, we shall not be held responsible for: (i) loss of income or revenue, (ii) loss of actual or anticipated profits, (iii) indirect or consequential losses, whether or not they are known, foreseen, foreseeable, or otherwise, (iv) loss of goodwill, loss of opportunity, or loss of other intangible rights (v) loss of data, (vi) your failure to fulfil your obligations to the Provider.

You are obligated to take reasonable measures to mitigate or minimise any losses that you have incurred or may incur.

You agree to indemnify, defend, and hold us harmless against any Liability that may arise directly or indirectly, both during and after the termination of this agreement, resulting from (i) your decision to acquire any product or service from a Provider, (ii) your use, as well as the use by anyone in your household, of any services or products supplied by a Provider, (iii) your failure to fulfil your obligations to the Provider.

These Terms and Conditions, Privacy Policy and Cookie Policy represent the entire agreement between us at the time that you use our website or our services. No term of these Terms and Conditions is enforceable by any person who is not a party to it.

We shall not be liable for any breach of our obligations under these Terms and Conditions, the Privacy Policy or the Cookie Policy.

If any provision, word, or sentence in these Terms and Conditions is found to be invalid or unenforceable, it will be considered severed. The validity and enforceability of the remaining provisions of these Terms and Conditions shall not be affected, to the extent they are capable of standing independently.

The Terms and Conditions shall be governed by the laws of the Republic of Ireland and you agree that the courts of Ireland shall have exclusive jurisdiction in relation to any disputes arising under or in connection with these Terms and Conditions and the use by you of our website and our services.

You are prohibited from assigning, delegating, or otherwise transferring any of your rights or obligations under these Terms and Conditions. However, we reserve the right to assign or delegate all or any of our rights or obligations under these Terms and Conditions to any individual or entity.

Notices to be provided to either party must be in written form and can be delivered by hand, electronic mail (except for legal process notices sent to us), or posted to us or to our registered office or to you at the address you provided to us at any stage.

Termination of Service

Where we find or suspect you to be using our services or website in breach of these Terms and Conditions, Privacy Policy or Cookie Policy, we reserve the right to suspend or terminate your use of our services.

Notwithstanding anything else in our Terms and Conditions, Privacy Policy or Cookie Policy we reserve the right to terminate our agreement with you at any time subject to the provision of reasonable notice and with immediate effect where we find or suspect you to be using our services or website in breach of these Terms and Conditions, Privacy Policy or Cookie Policy