

CERTUA LIFE LIMITED

Website Terms & Conditions

These terms and conditions ("**terms**"), together with the documents referred to in them, set out the terms on which you may use our website www.certua.io and any of its content (our "**website**"). Please read these terms carefully. By accessing our website you confirm that you accept these terms and agree to abide by them. If you do not agree, please do not use our website. We may update these terms at any time, and by using, or continuing to use our website, you are deemed to have accepted any update to these terms.

About Us

This website is operated by **Certua Life Limited** ("we" or "us").

We are registered in England and Wales under company number 16478879 and our registered office is at 12–18 Theobalds Road, London, WC1X 8PL.

Certua Life Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (Firm Reference Number: 1043718).

We may transfer our rights and obligations under these terms to one of our affiliates or a third party at any time, and will notify you by updating these terms.

Accessing Our Website

We aim to provide uninterrupted access to our website, but we cannot guarantee that it will always be available. We reserve the right to suspend, restrict or terminate access at any time, including for security, legal or operational reasons.

We may update our website at any time without notice. We will not be liable if our website is unavailable at any time.

Our website is targeted at, and intended to be accessed by, persons and businesses located in the United Kingdom only. We do not represent that our content will be appropriate or applicable in any other jurisdiction outside of the United Kingdom.

Intellectual Property Rights

We are the owner or licensee of all intellectual property rights in our website and the material published on it. These works are protected by copyright laws and treaties around the world. All such rights are reserved.

You may print and download extracts from our website for the purposes of reviewing information about Certua's products and services. You must not modify any materials you have printed or downloaded, and you must acknowledge us as the source of those materials. You may draw the attention of others within your organisation to content posted on our website, provided that the content is not modified in any way and you acknowledge us as the source.

You must not use or reproduce any part of our website for commercial purposes without obtaining our prior written agreement and a licence from us.

Trade Marks

Certua is a registered trademark of Certua Group Limited. You may not use it without our approval, unless it is part of material you are using as permitted under these terms.

Reliance on Information

The content on our website is provided for general information and marketing purposes only. It is not intended to constitute advice on which reliance should be placed, and does not constitute a financial promotion, offer, or invitation to enter into any contract or agreement.

Certua Life Limited is authorised by the PRA and regulated by the FCA and PRA. Nothing on this website constitutes regulated financial advice. Before making any business or financial decisions based on the content of our website, you should obtain appropriate professional or specialist advice.

We disclaim all liability arising from any reliance placed on the content of our website.

Privacy and Cookies

We take the protection of your personal data seriously. Please see our **Privacy and Cookie Policy** for details of how we collect and use your information.

Viruses, Hacking and Other Offences

We make reasonable efforts to ensure our website is secure and free from viruses, but we cannot guarantee this.

You must not misuse our website by knowingly introducing viruses, trojans, worms or other malicious material. You must not attempt to gain unauthorised access to our website, servers or databases. You must not attack our website via denial-of-service attacks.

Breach of this provision may constitute a criminal offence under the Computer Misuse Act 1990. We will report any such breach to the relevant law enforcement authorities and your right to use our website will cease immediately.

Linking

You may link to our home page provided you do so in a way that is fair and legal and does not damage our reputation. You must not frame our website or suggest any form of association, approval or endorsement where none exists.

Our website may contain links to third party websites. We have no control over those websites and accept no responsibility for any content or loss arising from your use of them.

Our Liability

Please read this section carefully as it limits our legal liability to you.

The material on our website is provided without any guarantees as to its accuracy. To the extent permitted by law, we exclude all implied conditions, warranties and representations. We will not be liable to you for any loss or damage (including any indirect or consequential loss or damage) whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with: (i) use of, or inability to use, our website; or (ii) use of or reliance on any content displayed on our website.

We do not exclude or limit our liability where it would be unlawful to do so, including for death or personal injury caused by our negligence, or for fraud or fraudulent misrepresentation.

If you are accessing our website for your personal use, you may use it for domestic and private use only. You agree not to use it for commercial purposes, and we have no liability for any business losses.

Jurisdiction and Applicable Law

These terms and any dispute or claim arising from them (including non-contractual disputes or claims) are governed by the laws of England and Wales.

The courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these terms or their subject matter.

Contact Us

If you have any questions or concerns about material on our website, or about these terms, please contact us at partnerships@certua.io or by writing to us at 12–18 Theobalds Road, London, WC1X 8PL.

Changes to These Terms

We may revise these terms at any time by updating this page. Please check this page regularly to ensure you are aware of any changes. Continued use of our website after changes are posted constitutes your acceptance of the revised terms.

If any provision of these terms is found to be unlawful, void or unenforceable, it shall be deemed deleted without affecting the validity and enforceability of the remaining provisions.

Last updated: March 2026