

TERMS AND CONDITIONS

Effective Date: 14/05/2026

Website: www.smegroup.co.uk

Company Name: SME Group Plc (“SME Group Plc”, “we”, “our”, “us”)

1. ACCEPTANCE OF TERMS

By accessing or using this website (“Site”), you agree to comply with and be legally bound by these Terms and Conditions. If you do not agree with these Terms, you should not use this Site.

These Terms apply to all visitors, users, franchise applicants, customers, and any other persons accessing the Site.

2. INTELLECTUAL PROPERTY RIGHTS

This Site contains many of the valuable trademarks, service marks, logos, trade names, branding elements, package designs, graphics, text, images, videos, proprietary systems, and other intellectual property licensed by or owned by SME Group Plc and its subsidiaries and affiliates throughout the world to distinguish its products and services.

These trademarks and related proprietary property are protected under national and international intellectual property, copyright, trademark, and unfair competition laws and may not be reproduced, copied, distributed, displayed, modified, transmitted, republished, or otherwise exploited without the express prior written consent of SME Group Plc.

The graphic images, buttons, layout, structure, arrangement, code, forms, databases, and content contained within this Site are the exclusive property of SME Group Plc unless otherwise stated.

By visiting the Site, users do not acquire any ownership rights, licences, or permissions relating to any intellectual property displayed on the Site.

3. AUTHORISED WEBSITE USE

You agree to use this Site only for lawful purposes.

You must not:

- Attempt unauthorized access to the Site or servers
- Interfere with Site security or functionality
- Upload malicious software, viruses, or harmful code
- Scrape, harvest, or extract data from the Site
- Use automated systems or bots without permission
- Impersonate SME Group Plc or its representatives
- Use the Site in any unlawful, fraudulent, abusive, or harmful manner

We reserve the right to suspend or permanently restrict access to any user who breaches these Terms.

4. FRANCHISE INFORMATION DISCLAIMER

Any franchise-related information provided on this Site is for general informational purposes only and does not constitute:

- A binding franchise offer
- Legal advice
- Financial advice
- Investment advice
- A guarantee of business success

All franchise opportunities remain subject to:

- Formal application procedures
- Interviews
- Due diligence
- Financial checks
- Approval by SME Group Plc
- Execution of formal franchise agreements

Submission of a franchise enquiry or application does not guarantee acceptance into any franchise programme.

5. EARNINGS DISCLAIMER

SME Group Plc makes no guarantees regarding:

- Revenue
- Profitability
- Business performance
- Return on investment
- Customer volume
- Financial success

Any earnings examples, financial illustrations, testimonials, or business projections shown on this Site are illustrative only and should not be interpreted as guarantees of future performance.

Actual results may vary significantly depending on factors including market conditions, operational performance, economic circumstances, location, management ability, and compliance with franchise systems.

6. WEBSITE CONTENT DISCLAIMER

SME Group Plc strives to ensure that the information contained on this Site is accurate, current, and reliable. However, neither SME Group Plc nor its website hosting providers warrant or guarantee the completeness, accuracy, reliability, or availability of the Site or its contents.

Errors, omissions, delays, inaccuracies, or technical issues may occur.

The Site and all information contained within it are provided on an “as is” and “as available” basis without warranties of any kind, whether express or implied, including but not limited to:

- Merchantability
- Fitness for a particular purpose
- Non-infringement
- Security
- Availability

SME Group Plc reserves the right to modify, remove, suspend, or update any information, services, or materials on the Site at any time without prior notice.

7. LIMITATION OF LIABILITY

To the fullest extent permitted by applicable law, SME Group Plc shall not be liable for any:

- Direct losses
- Indirect losses
- Consequential losses
- Special damages
- Incidental damages
- Loss of profits
- Loss of data
- Business interruption
- Reputational damage

arising from or related to:

- Use of the Site
- Inability to use the Site
- Reliance on information contained on the Site
- Viruses or harmful software
- Errors or omissions
- Third-party links or services

Nothing in these Terms excludes liability where such exclusion is prohibited by law.

8. THIRD-PARTY LINKS

This Site may contain links to external websites or third-party services not operated or maintained by SME Group Plc. Such links are provided for convenience only and do not constitute endorsement, sponsorship, or affiliation.

SME Group Plc:

- Has not reviewed all linked sites
- Is not responsible for external content
- Makes no warranties regarding third-party websites
- Accepts no liability for losses arising from use of external sites

Users access third-party websites entirely at their own risk.

9. THIRD-PARTY TRADEMARKS

The Site may contain references to other company names, brand names, trademarks, products, or services. Such references are used solely for identification purposes and remain the property of their respective owners. SME Group Plc does not claim ownership of third-party trademarks unless expressly stated.

10. USER SUBMISSIONS

Where users submit enquiries, applications, comments, reviews, testimonials, suggestions, or other materials through the Site, users agree that:

- Submitted information is accurate
- Content does not infringe third-party rights
- Content is not unlawful, defamatory, abusive, or misleading

By submitting content, users grant SME Group Plc a non-exclusive, royalty-free licence to use, reproduce, publish, and display such submissions for business and marketing purposes.

We reserve the right to remove or refuse submissions at our discretion.

11. PRIVACY AND DATA PROTECTION

Use of this Site is also governed by our Privacy Policy and Cookie Policy.

SME Group Plc processes personal data in accordance with applicable data protection laws, including:

- UK GDPR
- EU GDPR (where applicable)
- Data Protection Act 2018

Personal data may be collected through:

- Contact forms
- Franchise applications
- Newsletter subscriptions
- Cookies and analytics technologies

Users may have rights relating to:

- Access to data
- Rectification
- Erasure
- Restriction of processing
- Data portability
- Withdrawal of consent

For further information, users should refer to our Privacy Policy.

12. COOKIES

This Site uses cookies and similar technologies to improve functionality, analytics, user experience, and marketing effectiveness.

Users may manage cookie preferences through browser settings or cookie consent tools provided on the Site.

Further details are available in our Cookie Policy.

13. WEBSITE SECURITY

While reasonable security measures are implemented, SME Group Plc does not guarantee that the Site will always be:

- Secure
- Error-free
- Uninterrupted
- Virus-free

Users are responsible for implementing their own cybersecurity protections when accessing the Site.

14. TERMINATION OF ACCESS

SME Group Plc reserves the right to:

- Suspend access
- Restrict access
- Permanently terminate access

without notice where users breach these Terms or engage in unlawful or harmful conduct.

15. CHANGES TO THESE TERMS

SME Group Plc may revise these Terms at any time without prior notice.

Updated versions will be published on this page with a revised effective date.

Continued use of the Site after changes constitutes acceptance of the updated Terms.

16. GOVERNING LAW

These Terms and Conditions shall be governed by and interpreted in accordance with the laws of England and Wales.

Any disputes arising in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of England and Wales.

17. CONTACT INFORMATION

For questions relating to these Terms and Conditions, users may contact:

SME Group Plc

Charlwood House, The Runway, South Ruislip. HA4 6SE

info@smegroup.co.uk

0208 840 0740