



Terms of Service

Last updated: January 01, 2025

1. Introduction

These Terms of Service ("Terms") govern your use of the Chargeforwards Limited ("Chargeforwards", "we", "us", or "our") website at www.chargeforwards.com and our secure portal at portal.chargeforwards.com (collectively, the "Services").

By accessing or using our Services, you agree to be bound by these Terms. If you do not agree to these Terms, please do not use our Services.

2. About Our Services

Chargeforwards provides chargeback alert, dispute resolution, and fraud prevention technology services to merchants and vendors within the payments industry. Our website provides information about our services, and we provide access to our technology platform through our secure portal and API for clients with formal service agreements.

Access to our actual services requires separate contractual arrangements. We are not regulated by the Financial Conduct Authority and do not provide financial advice.

3. Acceptable Use

3.1 Permitted Use

You may use our website to learn about our services and contact us for business enquiries. Any actual use of our chargeback alert services requires separate contractual arrangements.



3.2 Prohibited Use

When using our website or attempting to access our portal or API, you must not:

- Use our Services for any unlawful purpose or in violation of any applicable laws
- Attempt to gain unauthorised access to our systems, networks, portal, or API
- Introduce viruses, malware, or other harmful code
- Interfere with or disrupt our website, portal, or API services
- Use our Services in any way that could damage our reputation or business
- Copy, reproduce, or distribute our content without permission
- Use automated systems to access our website, portal, or API without authorisation

4. Service Access

Access to our secure portal at portal.chargeforwards.com and our API services is restricted to authorised users only. Both portal and API access are provided following formal service agreements and are subject to separate contractual terms and conditions.

Unauthorised attempts to access the portal or API may be subject to civil or criminal penalties.

5. Intellectual Property

5.1 Our Content

All content on our Services, including text, graphics, logos, images, software, and trademarks, is owned by Chargeforwards or our licensors and is protected by intellectual property laws.

5.2 Limited Licence

We grant you a limited, non-exclusive licence to access and view our website content for personal, non-commercial use. This licence does not include the right to download, copy, modify, or distribute our content.



5.3 Your Submissions

Any information you submit through our website (such as contact forms or enquiries) remains your property, but you grant us the right to use it to respond to your enquiry and for legitimate business purposes.

6. Privacy and Cookies

6.1 Privacy Policy

Our Privacy Policy explains how we collect, use, and protect your personal information. By using our Services, you consent to our privacy practices as described in our Privacy Policy.

6.2 Cookies

We use cookies and similar technologies to improve your experience on our website. You can control cookie settings through your browser preferences.

7. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for the content or practices of these external sites. We recommend reviewing their terms and privacy policies before use.

8. Service Availability

8.1 Availability

We aim to keep our Services available, but we cannot guarantee uninterrupted access. Our Services may be temporarily unavailable due to maintenance, updates, or technical issues.

8.2 Changes to Services

We may modify, update, or discontinue any aspect of our Services at any time without prior notice.



9. Disclaimers

9.1 "As Is" Basis

Our Services are provided "as is" and "as available" without warranties of any kind, whether express or implied.

9.2 Information Accuracy

While we strive to provide accurate information, we do not warrant that all content on our Services is accurate, complete, or up-to-date.

9.3 Technical Issues

We do not guarantee that our Services will be error-free, secure, or free from viruses or other harmful components.

10. Limitation of Liability

10.1 Liability Exclusion

To the fullest extent permitted by law, Chargeforwards shall not be liable for any:

- Indirect, incidental, special, or consequential damages
- Loss of profits, data, or business opportunities
- Damages resulting from your use or inability to use our Services
- Damages arising from third-party content or services

10.2 Maximum Liability

Our total liability to you shall not exceed £100.

10.3 Exceptions

Nothing in these Terms excludes our liability for:

- Death or personal injury caused by negligence
- Fraud or fraudulent misrepresentation
- Any other liability that cannot be excluded by law



11. Indemnification

You agree to indemnify and hold harmless Chargeforwards from any claims, damages, or expenses arising from your use of our website or violation of these Terms.

12. Access Restriction

We may restrict or block access to our Services at any time, with or without cause or notice, including for violations of these Terms or security concerns.

13. General Provisions

13.1 Governing Law

These Terms are governed by the laws of England and Wales. Any disputes will be subject to the exclusive jurisdiction of the English courts.

13.2 Changes to Terms

We may update these Terms from time to time. We will notify you of material changes by posting the updated Terms on our website. Your continued use of our Services constitutes acceptance of the updated Terms.

13.3 Severability

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions will continue in full force and effect.

13.4 Entire Agreement

These Terms, together with our Privacy Policy, constitute the entire agreement between you and Chargeforwards regarding your use of our Services.

13.5 Contact Information

If you have questions about these Terms, please contact us through the contact information provided on our website.



14. Contact Details

Chargeforwards Limited

Website: www.chargeforwards.com

Portal: portal.chargeforwards.com

For business enquiries regarding our chargeback alert services, separate terms and conditions will apply as set out in your service agreement.