

Terms of Use

Website Use and Acceptance of Terms

Please read the following Terms and Conditions before using this website, as use of the website constitutes acceptance of the Terms and Conditions as well as any other specific terms and conditions for content and functionality that may be provided on the website.

"We", "Us", "Our", " the Credit Union", BWUCCU", "BWUCCUL", "APCUL" and "AffinityPlus" refer to the ,mAffinityPlus Credit Union Ltd.

Changes

We may revise these terms and conditions, without notice, at any time by amending this page. You are advised to check this page from time to time for any changes to these Terms and Conditions. We may also change or withdraw access, use or terms of registration for this website at any time, without notice.

Website information does not constitute financial advice

We may provide financial information, articles and tools to inform you of financial, market and general public conditions. While we make every effort to provide correct information, you should not rely on any of the information on our website as advice or as a recommendation that a product or investment is suitable for you or your circumstances. You should always contact a financial advisor for financial advice.

Third Party Information and Links to Other Sites

Our website contains some information, hyperlinks, tools, articles and resources provided, owned and operated by third parties. We are not responsible for the validity, content accuracy of such publications which are provided for information purposes only and do not represent the views of opinions of AffinityPlus. The Credit Union does not evaluate or monitor such third party information and does not accept any responsibility or liability for the same.

You are responsible for determining the safety, content or validity of any third party website and should read the terms and conditions of those websites. You must not do anything to corrupt, damage or interfere with our website and you are prohibited from linking any other websites to our website without our express permission.

Indemnification

You agree to defend, indemnify and hold AffinityPlus and Its subsidiaries, affiliates Directors, Officers, Employees and Agents harmless from and all claims, liabilities, costs, damages, losses or expenses, including attorneys' fees (including but not limited to direct, indirect, special, incidental, consequential or punitive damages) arising from your use or inability to use and/or your access to or inability to access the site, the site information and/or the site materials, or an error, omission, interruption, defect, delay, computer virus, system failure, loss of data or otherwise, your placement or transmission of any message, content, information, software or other materials through the site, or your breach or violation of the law or of these terms and conditions. Even AffinityPlus or its Employees, Officers, Directors, Contractors, Agents or Representatives are advised of the possibility of such damages, losses or expenses. AffinityPlus reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and in such case, you agree to cooperate with AffinityPlus's defense of such claim.

Intellectual Property

"AffinityPlus", "APCUL" and "APCU" are the trademarks and service marks of AffinityPlus Credit Union Limited. Images, logos, names and trademarks on the Site are proprietary marks of Affinity Plus Credit Union Ltd and/or any applicable relevant third party. Unless otherwise agreed in writing, nothing on the website shall be deemed to confer on any person any license or right to use any such image, logo, name or trademark and any such constitute an infringement of the rights of the holder.

Use of Our Website

Our website is for personal use by individuals only and must not be used for commercial purposes. Should we determine that you are using the website for commercial purposes, we may suspend or withdraw your access immediately and may commence legal action against you.

You are prohibited from exploiting, extracting, screen scraping, publishing, distributing or reproducing our website or any part thereof and from using bots or other electronic automatons to interest with the website.

We may take legal action if we discover any unauthorised use or interference with access to this website, misappropriation, misuse or infringement of our content, website functionality, look and feel of the Website or interference with the identity of our website or taking any action to impair the good-will of our trade names, trademarks or other intellectual property.

No communications should be submitted to the addresses found on this website except for the sole purpose for which communication has been invited. Hence no junk mail, bulk mail, chain letters, letters soliciting monetary donations or other forms of communications should be sent to the addresses found on this website.

Information you provide

We require accurate information from you in order to provide you with products and services relevant to your requests. When you provide information to us, you confirm that all data you have given is accurate. If you wish to correct or update the information you give us, you can do so by contacting us.

Intentionally providing false or misleading information or using another person's e-mail or personal information for the purposes of falsely obtaining any of our products or services, may lead to termination or forfeiture of the product or services and may result in legal action. We may terminate any services or products provided to you or others based upon your intentionally providing materially false information or acting a false identity that you have supplied to us.

Privacy Policy and Cookie Policy

Through your use of our website you agree that personal information provided will be dealt with in accordance with our privacy policy.

Product terms and conditions

The information on this website and the quotes provided do not constitute an offer or an invitation to treat. Submission of any information to this website does not constitute acceptance by AffinityPluys to provide financial services. Financial services will only be supplied by entering specific agreements with AffinityPlus for the provision of the said services through its employees and/or agents and approved by the Chief Executive Officer.

Any information supplied on this website is subject to the written terms and conditions set out in documents. The information on this website does not in any way constitute an agreement for the provision of services. Only AffinityPLus acting in its sole discretion can determine if and/or when financial services is being offered.

The information contained and quotes provided on this website are illustrative. This website provides general explanations of the types of financial services available. The types of financial services and the prices of such services may change without notice to you. AffinityPlus gives no warranty whatsoever that the types of financial services listed in its website are available or would be available to you.

In the event of a conflict between the written terms and conditions of AffinityPlus's policy document and the information, material or quotes appearing on this website, the written terms and conditions as set out in AffinityPlus's current policy document shall prevail.

Limitations of Liability and Exclusions of Warranties

AffinityPlus makes no warranties express, implied or otherwise, as to the usefulness or correctness of the information or material on this website or that the website will function as intended, be secure or its operation will be continuous or be uninterrupted. All implied terms conditions and warranties regarding the functionality and security of the website are excluded to the fullest extent possible, except for those that cannot be lawfully excluded. You agree and acknowledge that internet transactions are never entirely secure or private and that any information sent to you (including credit card information) may be read or intercepted by others. We have no duty to you arising out of or in connection with the interception of data by unauthorised parties or for any events beyond the reasonable control of AffinityPlus.

To the extent permitted by law, we disclaim liability, whether based in contract tort, negligence, strict liability or otherwise for damages of any kind (including but not limited to direct, incidental, consequential. Special, punitive or exemplary damages) in any way arising from the functionality or operation of our website (including but not limited to damages arising from interruptions of service or delays in operation or transmission) even if we were expressly advised of the possibility of such damages.

Law

The Laws of Barbados shall govern the use of the website and in the event of a dispute, you irrevocably submit to the exclusive jurisdiction of the Courts of Barbados.