

Terms and Conditions.

(Sorry, even we couldn't make this exciting.)

TERMS AND CONDITIONS

We will be updating our terms and conditions from 17 June 2022 based on changes to Ofcom rules. The regulation changes are designed to improve your rights where we make changes to your services. The updated terms will be available on our website and will apply to your services from 17 June 2022. Please check our website at www.wirginmedia.com/legal for details. Please find enclosed the following terms and conditions:

- Terms and conditions of your residential customer service agreement for Virgin Media Television, Virgin Broadband and Virgin Phone services:
- Annex A: 'Volt' 'Promotion Terms and Conditions for Virgin Media services; and
- Annex B: Intelligent WiFi Plus Terms and Conditions.

Terms and conditions of your residential customer service agreement for Virgin Media Television, Virgin Broadband and Virgin Phone services

These terms and conditions set out the agreement between (1) you ('you' or 'you'); (2) Virgin Media Limited, (Company Number 02591237) Moderse is 500 Brook Drive, Reading, RG2 6UU ('us', 'we' or 'our'); and (3) Virgin Media Payments Limited, (Company Number 06024812), whose registered address is 500 Brook Drive, Reading, RG2 6UU (Virgin Media Payments').

Your use of the services will be governed by these terms and conditions, the additional terms set out in your customer contract, any service change receipt and the "Legal Stuff". Please read through these terms and conditions carefully, as they apply to all residential customers who take services from us.

The words highlighted in **bold** throughout these terms and conditions have special meanings which can be found in the Glossary at the end of these terms and conditions. Also, where we say "include" or "including" in these terms and conditions and then give examples, it does not mean that these are the only examples of what we are referring to.

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Summary of Terms:

Below this summary are the full terms and conditions. These terms and conditions (and the additional terms set out in your customer contract, any service change receipt and the "Legal Stuff" on our website) form your agreement with Virgin Media and Virgin Media Payments. When referring to "agreement" we mean all of these things. The agreement is legally binding, which means that we are making promises to each other about the services we provide and how you are permitted to use those services.

It is important that you read and understand the full terms and conditions before you order and start using our **services**. Just in case this summary and the

full terms and conditions seem to say different things, the terms in the full terms and conditions will be the terms that apply.

Your right to cancel during the cooling off period – See Section M

If you have ordered the **services** online, by telephone or from an agent attending at your home, and have entered into a new contract, you have the right to cancel those services within your 14 day **cooling off period**. You can cancel immediately during this time without having to pay an early disconnection fee.

 Cooling off rights do not apply to certain digital content, for example Pay-Per-View movies, that we provide to you as part of the television service.

How long does your agreement last? The minimum period

- This agreement will continue for a minimum amount of time (the minimum period). We will explain the length of your minimum period to you before you start using any services or offers, and your minimum period will also be set out in your order confirmation. This minimum period will typically be 12 months but we may offer services with other minimum periods e.g. 30 days or 6, 12, 18 or 24 months.
- If you want us to stop providing the services at the end of your minimum period you will need to give us at least 30 days' notice as set out in Section N of the agreement.
- We will normally notify you when your minimum period is about to
 and

What happens after the minimum period?

- Once your minimum period ends, if you hoven't asked us to stop providing the services or asked us to change your services as mentioned above, we will continue providing you with the same services (as described in more detail below) on the then current standard monthly price for your services.
- Some of the offers or discounts we provide from time to time may last longer than the minimum period and this will have been discussed with you at the time you took up that offer or discount. After the end of the discount or offer your price will increase to the current price for those services.
- If the offer or discounted rate lasts for the same time as your minimum period, your price will increase when the minimum period ends.
- Also, please note that whilst we will have told you the standard
 monthly price at the time you entered the agreement, you will pay
 the current price at the end of the minimum period, so the price may
 have increased during your minimum period. Please check on the
 Virgin Media website or call us on 150 from a VM landline or 0345
 454 1111 from any other phone for the updated pricing.

Paying for your service - See Section I

- You must pay Virgin Media Payments the charges for the services
 as set out in our price guides and tariff guides, or as set out in
 your order summary and/or your bill, which may also include a third
 party service provider if we already have an arrangement with
 them and you have asked us to add payment for those services to
 your bill.
- You need to make sure you pay your bill so that Virgin Media Payments receives payment before the due date shown on your bill.
- If you do not pay your bills on time, you may need to pay interest or other charges for your default, such as the late payment charge and/ or any charges levied by your bank or building society against us (or Virgin Media Payments) for failed cheques or direct debits. Please see the price guides for details.

How do I end my agreement? - See Section N

- You can cancel this agreement at any time by giving 30 days' notice.
- If you cancel this agreement before the minimum period has finished (and not during the cooling off period) you may have to pay an early disconnection fee. We will tell you how much this will be before you cancel. You can find out more details on the early disconnection

fee and process by visiting the **Legal Stuff** section here early disconnection fees.

What if I move home during my minimum period? – See Section O

Moving within the Virgin Media network area

- When you take our services you agree to take these at your home address.
- If you move home to an area where our services are available then
 you can ask us, on 30 days' notice, to transfer your services to your
 new address, which we will do provided there is sufficient capacity on
 our network. A service transfer fee may apply, please see the price
 auides for details.
- If you move home during your minimum period and we have

agreed to continue providing the same services at your new address then your minimum period will continue (for example, where your services are on a 12 month minimum period, if you move during month 7 of your minimum period, the remaining 5 months of your minimum period will apply). In all other circumstances a new minimum period may apply.

If there is insufficient capacity on our network (or a survey reveals complications with connecting your new property) to transfer your services to your new address we will discuss what options might be available to you. If we are unable to provide services to you at your new address, or if what we can provide is not equivalent to the service we have provided to you at your previous address, then you can cancel your services and you will not need to pay an early disconnection fee.

Moving outside of the Virgin Media **Network** during your minimum period

The Virgin Media Network service area does not cover all of the UK — please use our post code checker by clicking here to check availability. If you are moving to a property outside of our network we will no longer be able to provide services to you. If this is during your minimum period it will mean that you will be asking to end your services early, so you may need to pay an early disconnection fee. Please visit the early disconnection fees area of the Virgin Media website by clicking here for further information.

Changes to prices, terms and conditions and the services we provide to you — See Sections K and N

- We may increase our charges under this agreement at any time. We may also change these terms and conditions and the services that we have agreed to provide to you.
- If we do any of these things and the changes are likely to materially
 disadvantage you, we will notify you of this and, unless the changes
 relate only to an optional additional service, you can cancel this
 agreement by giving us 30 days' notice in accordance with Section
 N, and you will not need to pay an early disconnect fee.
- If we do any of these things to an optional additional service, and the changes are likely to materially disadvantage you, we will notify you of this and you can cancel the affected optional additional service by giving us 30 days' notice in accordance with Section N.

Suspending and ending Services - See Sections L and P

- Where you have broken our agreement in a serious way, then we may suspend some or all of your services, or even end your agreement.
 We will behave reasonably when deciding what course of action to take and where possible discuss this with you first.
- We also have an acceptable use policy that describes how the services can be used and it can be found by clicking here.

Ending this agreement - See Section N and R

- If you have entered into a new contract you can cancel those services at any time during your cooling off period without needing to pay any early disconnection fee as described above.
- You can also cancel this agreement without needing to pay an early disconnection fee where we have:
 - » made changes described above to prices, terms and conditions or the services we provide to you (see Sections K and N); or
 - » not provided you with the minimum guaranteed download speed as set out in your customer contract or, if applicable, any service change receipt — please see the Legal Stuff section by clicking here and Section N below. This right only applies on or after 28th February 2019 if you are either a new customer purchasing broadband services, or an existing customer that has changed your broadband service, agreed to a new minimum period or recontracted your existing broadband service;
 - » offered you this right by giving you notice to end credit payments under the Virgin Media Automatic Compensation Scheme (click <u>here</u> to view the policy). See Section R for more details.
- If you choose to end your agreement you can do so on 30 days' notice but if this is during your minimum period then you may need to pay an early disconnection fee, please see above.

Your rights under Consumer Law and Regulation – See Section R.14

- You also have rights and remedies that apply in addition to any of the rights we give you under this contract. Some of these rights are contained in the Consumer Rights Act 2015. For example, under that Act if we have not exercised reasonable care and skill in providing the services to you or where the goods or digital content provided to you are faulty or do not match their description, then you have the right to ask us to fix a problem (where this is possible) or to receive a reduction in price.
- If you experience a delay in the activation or repair, or a missed appointment by one of our technicians for your Virgin Phone (fixed line) or Virgin Broadband service, you may be entitled to credits under the Virgin Media Automatic Compensation Scheme (click here to view the policy).

 For more details on your rights as a consumer please visit the Citizens Advice website at <u>www.citizensadvice.org.uk</u>

Your information - See Section J

- Although not part of this agreement, our <u>Privacy Policy</u> and <u>Cookies Notice</u> explain how we and other Virgin Media group companies use your data, so please read these.
- Section J also sets out how we may access information on the services.

FULL TERMS AND CONDITIONS

A. Genera

- As well as these terms and conditions, the contract that you will have been sent together with any service change receipts, the services have Legal Stuff which applies to the services and their use, as published by us on the Virgin Media website.
- 2. You agree that you are liable for any charges on your account regardless of whether you or anybody else (with or without your permission) incurs those charges (unless the charges result from fraud by someone else which you could have had no control over). For example, if someone who has access to your home uses the services, they will be considered to be within your control and you will be liable for those charges. If you become aware of any fraud by someone else, you must tell us as quickly as you can. Under no circumstances should you give your PINs and passwords to anybody else (unless you're happy for them to use your account and incur charges on your account that you will need to pay us for).
- From time to time we may let you try certain extra things for no additional charge, for example as part of a trial or for promotional purposes. However, these won't form part of the services under this agreement, and we have the right to withdraw them at any time and without giving you notice.

B. Virgin TV

- 1. We aim to offer a television service covering a wide range of interests.
- 2. The television service is a variable TV service, so we don't guarantee that we'll provide any particular channel, or other content, or access to any third-party services. This means we may add, remove, change or interrupt (some, or all, of) the content and/or the television service from time to time. We may also have to make changes for reasons including (but not limited to) matters beyond our reasonable control, or where content or a service is made available to us by a third-party and they stop making them available to us or we gain or lose the right to make the content or service available to you. Where this happens and, if appropriate, we will try to replace content with similar or equivalent content.
- We may not be able to show some content or enable certain functionality (such as temporary downloads) on some of your equipment, such as iPhones or Android phones, as the third party we license the content from may not allow us to do this.
- 4. Any example we have given of any content on the television service (including in advertisements, direct mail, in-store, on-line or on the telephone) is only an example of content that may be available so part of the television service at the time the example is given, and the example may not always be on the television service throughout the term of this agreement
- We have the right not to make a Pay-Per-View programme available to you if you do not meet credit conditions set by us or if you have failed to pay any charges you owe.
- It is up to you to make sure that if minimum age recommendations apply to any part of the television service, those parts of the television service are not viewed by anyone below that minimum age.
- 7. Except for Virgin TV Go and Virgin TV Control apps (and any updated or similar services we may provide from time to time), which you may use in accordance with their terms and conditions (click here to see them) you may not use any reception equipment to receive or set recordings on the television service other than the equipment we have provided to you for the express purpose of receiving or setting recordings on the television service (such as a set-top box).
- 8. By viewing the television service you acknowledge that the equipment we provide to you may be enabled by us to make recordings, on your behalf, of broadcasts of the types of programmes that match your preferences, for the purpose of enabling those broadcasts to be viewed at a more convenient time for you.
- We will not continue to provide you with the television service if we find out that you do not have a valid television licence.

C. Virgin Phone

- 1. If you are keeping an existing phone number but taking a phone line from us as part of the services, you authorise us to cancel that part of your agreement with your old provider which relates to renting that line. However, we cannot cancel any other agreements you may have with your old provider, for example, for renting equipment or for extra lines. Although we are usually able to arrange for you to keep your existing phone number when you transfer your line to us, we cannot guarantee this.
- If we provide you with a phone line and you don't ask us to transfer your existing number, we will allocate a number to your phone line. The

telephone number and any rights in it belong to us and you may not sell or garee to transfer the number to any person.

- 3. You agree that we will give your details, including address and phone number to the emergency services. Unless you tell us otherwise when ordering your phone service, or at a later date, we will also give these details and your name to other authorised public communications providers and regulated directory service providers. This is so your details can be included in phone books and be obtained from publicly available directory enquiry services. We cannot accept any liability whatsoever for any failure by authorised public communications providers and regulated directory service providers to whom we provide information to comply with your listing request. We can tell you about other options that are available to protect and control how your information is used.
- 4. You accept that your phone number must not be advertised in or on a public telephone box. If this happens, we may immediately suspend the service or end this agreement. However, we will use reasonable endeavours to contact you before we take this action.
- 5. Your phone number and phone line are for private use by you and members of your household only. They must not be used for any activities not reasonably expected of someone using the services for domestic purposes, for example whilst a reasonable amount of working from home is expected, your usage should be within what would be reasonably expected from a residential customer and we have no liability for any business losses you may suffer.
- 6. Your phone package fees and call rates that are applicable from time to time may be viewed in our tariff guide, posted on this section of the Virgin Media website (www.virginmedia.com/callcosts). Otherwise, you can call us to request a copy. Rates set out in the Tariff Guide take precedence over any rates shown in generic marketing material. We may notify you of fee and call rate changes by publishing an updated tariff guide on the <u>Virgin</u> Media website.
- If your use of unlimited or no extra charge calls provided as part of your phone services exceeds that reasonably expected of a reasonable person using the services for domestic purposes, we may:
 - 1. restrict, suspend or end your services; and/or
 - charge you our standard rates as published in our latest tariff guide for any calls exceeding those reasonably expected of a person using the services for domestic purposes.
- Call features and services functionality are subject to variation and may not be available in all network areas. See www.virginmedia.com/callcosts for details of call features.
- 9. Most security and personal alarms and health monitors should be compatible with our network. However, it is your responsibility to check with your alarm or monitor provider to ensure that your alarm or monitor is compatible. You should check that any other of your equipment is also compatible. Subject to paragraph R.1 below, we cannot accept responsibility for issues arising out of incompatibility.
- 10. We may provide your phone services over our broadband network or over a traditional copper network. You agree that the following provisions apply (in addition to the terms and conditions above) if we have told you that your phone services will be provided over our broadband network:
 - you should keep your broadband router plugged in and switched on at all times to make and receive calls; and
 - you acknowledge that if there is a power or network outage, your phone services will not work and you will be unable to make or receive phone calls, including calls to the emergency services. You should keep a mobile phone handy and charged and use your mobile phone to call the emergency services should you need to.
- 11. If we provide your phone services over our broadband network and you have a security or personal alarm or health monitor which is connected to your phone line, this will not work during a power or network outage. You should check with your alarm or monitor provider to see whether your alarm or monitor is connected to your phone line and if this affects you. Any other of your equipment which you connect to your phone line may also not work in an outage.
- If a power or network outage occurs during a phone call, the call may continue for up to 10 seconds after the calling party has lost connection, and will be billed accordingly.

For customers with accessibility requirements, we have measures in place to help in the event of an emergency. If you or a member of your household currently have accessibility needs, or develop accessibility needs at any time that you are a customer, you should tell us this as soon as possible so we can put measures in place to assist you. This might include the use of text relay. This might also include providing you with an emergency backup line to use, to allow you to make calls to the emergency services. For the avoidance of doubt, the provisions relating to equipment also apply to the emergency backup and any other equipment we provide to you.

D. Virgin Broadband

- For internet access you need to make sure that your equipment, such
 as your computer or device (tablet or mobile phone) will connect to the
 equipment by Ethernet or wi-fi connection. The Virgin Media Help &
 Support pages of our website can help you set up your connection —see
 Help & Support.
- In order to keep providing a great level of service, we may modify or temporarily suspend internet access, or part of it, to the extent necessary for us to carry out maintenance, technical repair,

- enhancement or emergency work. We will try to minimise the impact of this on your intermet access, and we will restore internet access to you as soon as we can. Where possible, we will notify you if this occurs between the hours of 6am and midnight and is due to last for more than thour.
- Due to the nature of the internet, we cannot guarantee specific levels of performance for internet access.
- You confirm that you are the owner of, and that you have obtained all necessary consents to use, the email name, mailbox name or any other name selected by you in connection with internet access.
- You acknowledge that we cannot guarantee you will be able to have and use any email address or mailbox or other name you request, and we may require you to select a replacement name if we believe that your current choice of name is, or is likely to be, in breach of the Legal Stuff.
- 6. Any email address allocated by us to you will at all times belong to us and you may not transfer the address to any person. If this agreement ends, your right to use that email address will also end and you will no longer be able to use the email address, so please make sure you have an alternative email address and let your contacts know of the change, as we cannot do this for you. Please see our acceptable use policy for more detail on email address usage and our Help and Support page (by clicking here) on what happens to your email when you leave us.
- It is your responsibility to keep back-up copies of any data you upload
 to our network and you are responsible for any system you establish to
 monitor or manage your content online and internet use.
- 8. Internet access is for private use by you and members of your household. It must not be used for any activities not reasonably expected of someone using Internet access for domestic purposes, for example whilst a reasonable amount of working from home is expected, your usage should be within what would be reasonable yexpected from a residential customer and we have no liability for any business losses you may suffer. We have other more appropriate packages such as Homeworks, and for small business use there are services provided for by Virgin Media Business.

E. Services and Equipment

- . We will agree with you' a date for installation or delivery of squipment or activation of the services and we will try and keep to this date, but we may have to change the installation, delivery or activation date. We will agree with you any such changes as soon as we can and let you know of the next available date.
- You agree that you or a person authorised by you (who is 18 or over) will be present when we install the equipment at your home.
- Where we need to install equipment at your home, we will make every effort to fit the equipment where you prefer. However, this may not be possible because of technical or other reasons. If this is the case, you may either choose to allow us to connect the equipment as we see fit, or to not have that equipment installed. If we do not install that equipment for that reason we shall not be under any liability whatsoever to you for any failure to provide you with the service provided by that equipment but we will refund you any payments you have already made for installation of that equipment and provision of the related service. If that equipment is necessary for the provision of the services you are taking from us, then you may end this agreement and in these circumstances we shall not be under any liability whatsoever to you for any failure to provide the services to you, but we will refund you any payments you have already made for installation of that equipment and provision of the services which are related to that equipment. Please do not move any equipment. Should you later wish to alter the routing or location of any existing equipment such as cables or wall sockets, you should contact us.
- 4. Where we do not need to install equipment at your home, we will either send you all the equipment you need through the agreed delivery method, to connect to the services, or advise you of any additional equipment you need. If applicable, it is your responsibility to purchase the additional equipment as notified to you. We will not be liable to you for any loss or damage caused by your installation of the equipment or additional equipment, unless this loss or damage is caused by our fault.
- 5. Where we have recommended that you purchase additional equipment for use with the services and you have chosen not to take our recommendation, we cannot guarantee compatibility of what you instead choose, nor can we provide installation or on-going support in respect of it. Where additional equipment is purchased from our recommended partners, we are not responsible for them or for any additional equipment you purchase from them. If any additional equipment you have purchased from our recommended partners is faulty upon arrival, please contact the recommended partner for a replacement. We may need to provide our recommended partners with your name, address and order details in order for them to fulfill your order.
- 6. To provide the services, the equipment (e.g. a set-top box or hub (router)) must be connected to your equipment (for example a TV). You are responsible for making sure your equipment works properly. You agree to provide and pay for suitable facilities and all necessary electrical and other installations and fittings (including power outlets or sockets) for the equipment.
- 7. Where we need to set up any services on your equipment you authorise us to have access to your equipment to perform such set-up (which may include the installation of software) and to check that those services are working properly. You confirm that you will have prepared your equipment, and will follow our reasonable

instructions (if required) to prepare your equipment, so that we can perform the set-up properly. It is your responsibility to keep back-up copies of any important data stored on your equipment prior to the set-up of the services by us on your equipment.

- 8. You are responsible for applying for any consents and permissions necessary for us to connect and maintain the equipment at your home (for example, any permission necessary to lay cable from the street to your address). We are not obliged to install equipment or provide the services unless all consents and permissions have been obtained.
- 9. Our obligation to provide the services is also subject to survey. If a survey shows that the equipment cannot be installed or connected at your home, or if a non-standard installation is required, we may cancel any installation date we have given you and terminate this agreement. You will be notified of this as soon as possible after the survey. We shall not be under any liability whatsoever to you for any failure to provide the services in these circumstances but will refund you any payments you have already made to Virgin Medio Payments for installation of the equipment and provision of the services.
- We do not have to connect the equipment at your home, or otherwise keep to this agreement to the extent the following affects our ability to do so, if:
 - your home is outside our service area or in a part of our service area where no cable has been laid, or we are unable to activate the services on your line or at your home for any reason;
 - 2. you do not qualify under our current credit policy;
 - 3. you have previously misused our television service;
 - 4. your computer or device (or its operating software) does not work correctly or as reasonably expected for **internet access**; or
 - it is not practical to carry out the connection for health and safety reasons or for any other reason.
- 11. We may monitor any content or material transmitted over the system, including email and internet communications, where required by law or an enforcement authority, or as part of any actual or potential criminal or suspected fraudulent activity. Any data we collect will be in accordance with our <u>Privacy Policy</u> and our <u>Cookies Notice</u>.

F. Looking after the Network and Equipment

- We will try to provide any maintenance services that we believe are necessary for the network and equipment to work properly and for us to provide the services to you.
- We may upgrade and update the network, equipment and the services from time to time. We will give you notice beforehand where we reasonably can if we believe such an update may materially affect your service.
- 3. We will always aim to provide you with continued access to services but we will not be liable for interruptions, reception, picture degradation or other problems with the services which are matters beyond our reasonable control. You agree that you will tell us about any fault in the services and equipment by contacting our customer services team, who will aim to respond as promptly as possible. Please visit the contact us section of our website for details on how to get in touch. In many circumstances it may be possible for us to correct a fault remotely. If this is not possible and we think a technician can correct a fault, we will send a technician to try to do this.
- There are times you will need to pay us for a technician to visit your home but we will always agree the time of that visit with you and the charge for that visit. We will charge for a technician visit where:
 - you have chosen for a technician to attend your home (but this does not include where we need to attend your home for necessary maintenance); or
 - you have chosen for a technician to attend your home and you miss that agreed appointment (or there is no-one over the age of 18 present); or
 - we need to send a technician to provide necessary maintenance and you miss that agreed appointment (or there is no-one over the age of 18 present); or
 - the technician diagnoses the fault in the equipment as being caused by misuse, neglect or accidental or wilful damage; or
 - the technician discovers that the fault or other problem relates to your equipment or any system that we are not responsible for.
- 5. The charges for technician visits are set out in our <u>price auides</u>. We understand that your circumstances might change or a fault may have aceased (for whatever reason), but so long as you tell us in advance that maintenance is no longer required or that you would like to cancel or rearrange the technician visit before 12pm the day before the appointment we will not charge you a fee as described in paragraph F.5.
- 6. We are not responsible if you are not able to use the services because your equipment does not work properly, is not compatible with the equipment (or services) (unless we have recommended it to you) or because of faults in any public communications provider's network (where applicable).
- 7. Where we supply the services to you via your connection to another public communications provider's network (for example 'Virgin TV Go') it is your responsibility to maintain your connection to such public communications provider's network and we shall not be responsible or liable to you for failing to provide the service if such failure arises as a result of any interruption to or disconnection from the public communications provider's network or because of failure or inadequacy in any equipment for which we are not responsible.

G. Using the services

- You are responsible for the way the **equipment** and **services** are used. You must not do any of the following acts or allow anyone else to do the following acts in relation to the **equipment** and/or **services**:
 - send a message or communication that is offensive, abusive, defamatory (damages someone's reputation), obscene, menacing or illeand:
 - cause annoyance, nuisance, inconvenience or needless worry to, or infringe the rights of, any other person;
 - 3. perform any illegal activities:
 - break, or circumvent, (or attempt to do so), the security of our network, equipment, content, hardware or software;
 - deliberately receive, use, own, post, make available, transmit or publish, offensive, harmful and/or illegal material (including images of child abuse);
 - upload, download, post, publish, make available or transmit any information, content, material or software that is protected by copyright or other ownership rights of another person (or company) without the permission of its owner;
 - copy, distribute, make available, attempt to disassemble, decompile, create derivative works of, reverse-engineer, modify, sub-license, or use for any other purposes any software or **equipment** we provide except:
 - i) as set out in Section W in respect of open source software; and
 - that you may make a back-up copy of the software we provide for your personal use; or
 - use any of the services in a manner not consistent with reasonable residential domestic use;
 - 9. use any Internet Protocol (IP) address that we have not assigned to you. Put simply, you may not use the services to harm the service of another internet user or impersonate another user, whether on our network or external to our network. You acknowledge that we may change your Internet Protocol (IP) address from time to time without giving you notice as part of managing our network and providing services to our customers:

10. use the services in a way that:

- i) risks degradation of services to other customers;
- ii) puts our network at risk;
- iii) is not in keeping with that reasonably expected of a residential customer; and/or
- iv) breaks the law or infringes the rights of any other person.
- 11. The following acts are also not permitted:
 - copying or recording all or any part of the services except as may be permitted by law (and if this kind of copying becomes illegal in the future you must stop doing it);
 - re-selling, or making any charge for watching or using, all or any part of the services; and/or
 - showing all or any part of the services to the public even where no admission fee is charged.
- 2. If we believe that you are using the services in any of the ways set out in Section G.1 and consider it to be a serious issue, we are entitled to reduce, suspend and/or terminate any or all of the services without giving you notice. Where we do reduce or suspend the affected service we will reinstate the service if we have been able to resolve the issues with you within a reasonable time but we will need your reasonable co-operation to do so. We will terminate the services and agreement with you where this is not possible or if we consider, acting reasonably, that your breach is sufficiently serious and requires us to terminate the agreement. We may also immediately terminate the services we provide you and this agreement where we reasonably consider your misuse to be very serious or harmful to others.
- We reserve the right to remove by immediate notice material placed on our servers by you or other users which we, in our reasonable opinion, believe breaks this agreement.
- 4. You agree to take responsibility for all liabilities, claims and losses which are in any way connected with you misusing the services, or with getting the services without our permission, and to repay fully any costs or losses of this kind which we may suffer. This also applies if you do not meet your responsibilities under this Section G.
- 5. Unless we advise you otherwise, please take reasonable steps to make sure that, while it is not in use, the electricity supplied to the equipment (such as the set top box or hub) is not turned off and that it is in standby or rest mode, as this allows us to send important updates (for example security updates) to the equipment.
- 6. Where a usage or storage allowance is allocated to you as part of the services, you are responsible for making sure that you do not use more than your allowance. We are not responsible for any negative consequences of your failure to do so. Furthermore, if you exceed any allowance applicable to your services, we may re-grade the services in question at the appropriate charge and/or charge you for any additional usage or storage at the appropriate rate (if any) as set out in the price guides. Where we believe this type of charge is necessary we will try and discuss this with you first

- but if we cannot contact you and we make such changes we will notify you as soon as possible.
- 7. In particular, if you subscribe to a service allowing internet access that has a limit on the amount of data that you are allowed to download or upload each month (monthly usage allowance), you must not exceed that monthly usage allowance. You can monitor your usage within the My Usage section of your <u>My Virgin Media account</u> (Virgin Media will send alerts to tell you if you are approaching your monthly usage allowance via text and email, after which, if you still choose to continue exceeding your allowance we will add an unlimited data pack for the rest of your billing period at additional charge, as set out in the <u>price guide</u>. At the end of your billing period your monthly usage allowance will then be reset to previous limit which will then apply. You are responsible for providing Virgin Media with an active email address and mobile number that you check regularly to receive these updates. You can find details of relevant charges within the My Alerts pages within the My Usage section of your <u>My Virgin Media account</u>.

H. Using the equipment

- We provide equipment to you for as long as you continue to receive services from us. The equipment remains our property at all times and we may need to alter or replace it from time to time. For us to do this, we may need reasonable access to your home. We also need you to follow our reasonable instructions if we need to send you replacement equipment, for example where we need to upgrade our hub or set-top-box for security or performance improvements.
- You are responsible for making sure that our equipment is safe and used properly at all times. To do this, you agree to do the following:
 - follow the manufacturer's instructions and any other reasonable instructions we have given you;
 - keep the equipment in your home and under your control (for example, you may not sell it, lend it or hire it out to anyone else, put it up as security for a loan or mortgage, or allow it to be seized under any legal process against you);
 - insure any of the equipment against any loss, theft or damage for the full replacement value;
 - not tamper with disassemble, misuse, neglect or damage the equipment;
 - not remove, tamper with or cross out any words or labels on the equipment; and
 - take proper care at all times to try and prevent the loss or theft of equipment.
- 3. You agree to tell us as soon as you can about any loss or damage to any part of our equipment. You should do this by contacting our customer services team. You agree that you are responsible for any loss of or damage to the equipment, regardless of how it happens, unless it is or fault. We will charge you for any loss of or damage to the equipment that you are responsible for, and that charge will not be more than the charges set out in the <u>price guide</u> for the relevant equipment.
- 4. If we or you end this agreement, if you decide to disconnect from some of our services, or if you wish to take up an offer to upgrade the equipment we provide to you, then unless we have informed your otherwise (e.g. on our website) you must return the equipment to us or (if we choose) make it available for collection in a reasonable condition, allowing for fair wear and tear. If you fail to return or make available the equipment for collection for any reason, we are entitled to charge you for the replacement cost or reasonable recovery costs of the equipment. If we hold any of your money we may use that money towards the cost of refurbishing or replacing the equipment. If you have any additional equipment, we'd encourage you to dispose of it responsibly if you're no longer using it so please contact us for further information about disposing of your additional equipment. Please see our price guide for the more information on non-returned equipment and the charges we may apply.
- 5. You may use your equipment together with our equipment, but (unless we have recommended it to you) we cannot guarantee that our equipment will work with your equipment. We will not be liable in any way for any loss or damage arising from your use of your equipment with the equipment. We will not be liable for any loss of or damage to any additional equipment unless it is our fault. We have the right to charge you for any replacement additional equipment.
- 6. You will have received certain software in the equipment at the point of activation of your services, and other software programs we may deliver to the equipment from time to time, which the equipment will automatically accept. You may use this software solely in executable code form and solely in conjunction with the equipment. You must not use any unauthorised software on the equipment. Certain equipment we provide to you may also be accompanied by separate software intended for installation on other devices within your home. If you install this software on such devices, the terms of use of the software will be governed by an end user licence agreement, which you must accept before you install the software.
- 7. We and our suppliers retain title to and ownership of the software for the equipment we provide to you and all intellectual property rights in and on that equipment. All TiVo copyrights and trademarks are the exclusive property of TiVo Inc. TiVo Inc. is an intended third-party beneficiary of this paragraph H.7 which means that TiVo Inc. can independently enforce the terms of this paragraph against you.

8. We reserve the right to automatically enable any additional and separate bandwidth on the equipment we provide in order to offer a separate wireless local area network (Wi-Fi Hotspot) for other customers in the local area to connect to as long as this does not adversely affect the services we provide to you.

I. Paying for your services

- 1. You are responsible for and must pay the charges for the services as set out in our <u>price guides</u> (see www.virginmedia.com/priceguides) or as otherwise notified to you (for example as set out in your order summary, change of service receipt and your bill), together with any applicable value added tax or other applicable taxes. All payments by you should be made to Virgin Media Payments, who will provide you with all necessary payment handling services for Virgin Media. Virgin Media Payments agrees to collect and process all payments made by you to it promptly and ensure that they are applied in settlement of the charges to which they relate. Virgin Media Payments may charge you a separate service fee for collecting and processing such payments as provided in paragraph 15.5 Nelow in
- We can change the charges as set out in paragraph K.4, but if we do so, this may entitle you to end this agreement without needing to pay an early disconnection fee. You can read more about this in paragraph N.6.
- 3. You must ensure that your payments are received by Virgin Media Payments by the due date for payment shown on your bill. If you do not pay your bills on time, you may need to pay interest or other charges for your default as set out in our <u>price guides</u>. We may also suspend or cancel the <u>services</u> and charge you the costs of debt recovery proceedings to recover any debt you owe under this <u>agreement</u>. Reminders will normally be sent for late bill payments.
- 4. Some parts of the services may enable you to access third party content and services (some of which may require you to accept additional terms and which may be subject to additional fees (for example a subscription you may have to access an organisation's TV streaming service), and you agree that you (and not us) are responsible for paying any charges from such other organisations while using the services. Where third party services you receive have been added at your request to your Virgin Media bill, you agree to pay Virgin Media Payments for such charges in the same way as for all other charges on your bill.
- 5. The following provisions apply regarding billing and payment
 - Under this agreement, if you ask for any changes to the services provided by us, these changes will be reflected by adding or removing proportionate amounts to your first bill after the change and to your payments every month after that.
 - You may choose to pay your bills by cash, cheque, credit or debit card, or by Direct Debit. For further information on how to pay your bill please visit the Help and Support website by clicking here.
 - 3. Virgin Media Payments will provide you with payment handling services and unless you pay by Direct Debit you agree that Virgin Media Payments may charge you a separate payment handling charge for processing your payment which will be set out in the <u>price</u> auides.
 - If any cheque or Direct Debit of yours is cancelled or is not cleared by your bank or building society, we are entitled to charge you a default fee and the provisions of paragraphs 1.3 and 1.5.3 will also apply.
 - 5. We will bill you electronically via E-billing, and you must provide us with a valid and current e-mail account to which we will send your bills. You may choose to receive a paper bill instead. If you choose a paper bill, we may chorge you an additional amount for this service, which we will tell you about when you request the change.
 - The accuracy of the e-mail address you provide to us for E-billing purposes is entirely your responsibility.
 - 7. We reserve the right to refuse use of the E-billing service to anyone for any reason whatsoever, or to modify or discontinue (permanently or temporarily) the E-billing service to you or all recipients, in our reasonable discretion. You shall remain fully responsible and liable to pay any bills of which notification has been sent to the e-mail address you have specified where or not:
 - i) you access that e-mail account and read the relevant e-mail;
 - ii) you are disconnected from your e-mail account (for any reason); or
 - iii) for any other reason (other than our negligence) you fail to read the relevant notification.
 - Due to the nature of the internet and the need from time to time to update, upgrade and maintain the E-billing service, we cannot guarantee uninterrupted access to the E-billing service.
 - If you want to change any of the services agreed to, we may charge you a fee. We will notify you of the amount of any such charge when you request the change.
- 6. We are entitled to carry out credit checks on you at any time. This will be done by making searches about you at credit reference agencies who will supply credit information about you, as well as information from the Electoral Register. The agencies will record details of the search, whether or not the application goes ahead. We may use credit-scoring methods to assess the application and to confirm your identity. We and other companies may use credit searches and other information which

is provided to us, or the credit reference agencies, about you (and those to whom you are linked financially) if credit decisions are made about you, or other members of your household. This information may also be used to trace debt and manage your account and to reveal information on your payment history to the usual credit agencies. Your details will be checked with fraud detection agencies and if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when: checking details on applications for credit and credit-related or other facilities; managing credit and credit-related accounts and facilities; recovering debt; checking details of proposals and claims for all types of insurance; checking details of job applications and employees. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please write to Virgin Media's Head of Risk at 500 Brook Drive, Reading, RG2 6UU if you want to receive details of the relevant fraud prevention agencies. You have a legal right to these details.

- If at any time before or during the term of this agreement you fail to meet the credit conditions required by us, we may do the following as long as it is reasonable for us to do so:
 - require you to make a payment (which shall be made to Virgin Media Payments) in advance for future charges: and/or
 - 2. enforce credit limits on you for any charges (to the extent that we and/or Virgin Media Payments, as appropriate, believe is reasonable in the circumstances), restrict the level of services we provide to you, only allow certain methods of payment and/or suspend some or all of the services at any time when you reach the limits until we have received the full payment of any charges you owe under this agreement.
- You must provide promptly and accurately all the information which may be needed so that we and Virgin Media Payments can perform our respective obligations under this agreement. You must also tell us immediately if any of your details change.
- 9. Your personal information may be used for the purposes set out in this agreement and our <u>Privacy Policy</u> for so long as you are a customer and for as long as is necessary for such purposes after we cease providing the <u>services</u> to you. If you do not pay your bills for the <u>services</u> then verserve the right to transfer your debt to a third party in which case your personal information will also be transferred to that third party for it to use in connection with the recovery of your debt. Such third party will take such action to recover your debt as it considers appropriate and will not be acting on behalf of or to our instructions.

J. Your information and how it is looked after

- Please take time to read our <u>Privacy Policy</u> and our <u>Cookies Notice</u> which
 apply to the use of your personal and other information by Virgin Media
 and its group companies but which do not form part of these terms and
 conditions. We may need to change our Privacy Policy and Cookies Notice
 from time to time. Our latest Policies will always be posted the <u>Virgin</u>
 Media website.
- 2. To make sure you are always getting the best possible customer service, we may monitor and record phone conversations you have with our teams.
- 3. We may monitor any content or material transmitted over our network, including email and internet communications, where required by law or an enforcement authority, or as part of any actual or potential criminal or suspected fraudulent activity. Any data we collect will be in accordance with our Privacy Policy and our Cookies Notice.
- We also reserve the right to monitor and control data volume and/or types of traffic transmitted via the services and/or equipment.

K. Changing this agreement

- 1. You may add to or reduce your services (including the content you receive on the television service) from time to time by contacting our customer services team. If you ask us to add any extra services or any extra content or bundles of content to the television service, you agree to accept such additional content or bundles of content for at least the minimum period that applies to it. If you ask us to reduce your tier of services within the minimum period for that service, we may ask you to pay an early disconnection fee depending on the service being reduced and the remaining length of the minimum period. If you wish to reduce your tier of service or remove any additional service (including premium television channels) you must give us 30 days notice and pay any applicable charges (including usage charges and line rental) up to the end of that 30-day notice period. Any changes to the services under this paragraph do not give rise to a new agreement, even if you agree a new minimum period.
- Subject to paragraph N.6, we may at any time modify, amend or alter the terms of this agreement and/or the services if:
 - there is any change or amendment to any law, code of practice, guidance or regulation which applies to Virgin Media, Virgin Media Payments or the services provided to you;
 - we decide that the services should be altered for reasons of quality of service or otherwise for the benefit of customers or, in our reasonable opinion, it is necessary to do so in order to continue to provide the continue.

- 3. for security, technical or operational reasons:
- 4. we decide to offer certain content as Pay-Per-View programmes;
- we introduce new services, new service features, service improvements or equipment;
- the changes or additions are minor and do not affect materially disadvantage you; or
- in all other events, where we reasonably determine that any modification to a relevant system, our network or a change in trading, operating or business practices or policies is necessary to maintain or improve the services provided to you.
- 3. We may withdraw your chosen services package for commercial or operational reasons or if we are unable to continue providing it for matters beyond our reasonable control. Subject to paragraph N.6.4, if we decide to do this we will move you on to our nearest equivalent or better current package, unless you ask us to move to another more expensive package. If the package we have decided to remove causes the price you pay to increase we will also give you notice of the change(s) at least 30 days before the changes take effect and you may cancel the services affected in accordance with paragraph N.6 without paying an early disconnection fee.
- 4. We and/or Virgin Media Payments may change our charges at any time. Any changes to our monthly charges will be published by us on the <u>Virgin Media website</u> and we will also give you notice of the change(s) at least 30 days before the changes take effect and you may cancel the services affected in accordance with paragraph N.6 without paying an early disconnection fee.

L. Suspending Services

- We may suspend or reduce any of the services, immediately without notice for as long as the suspension event persists if:
 - you have broken this agreement in a serious and non-minor way (and in such an instance we may also reduce the level of services affected):
 - you exceed any allowance applicable to your services (and in such an instance we may also reduce the level of services affected);
 - you go over any credit limit on your account or you cancel your direct debit and we haven't agreed an alternative means of payment;
 - 4. we have reason to believe that you have provided us with false, inaccurate or misleading information either for the purpose of obtaining the services and/or the equipment or at any time during the provision of the services;
 - we believe that you or another person at your home have committed, or may be committing, any fraud against us, and/or any other person or organisation, using the services or equipment (or both);
 - you or anyone you authorise to deal with us on your behalf acts in a way towards our staff or agents which we reasonably consider to be inappropriate,
 - 7. you have broken any of your obligations in Section Q; or
 - in our reasonable opinion it is necessary to do so, for example when dealing with threats to the security or integrity of the network or the services we provide.

In these cases, we will normally contact you and try to resolve the issue where reasonably possible. However, where applicable we may make a charge to reflect our costs in connection with suspending and starting supply of the services again. You must pay this charge before you can use the services again. You may also be liable for all charges for services during this period of suspension

- We may also suspend any of the services for as long as the suspension event persists, immediately without notice if:
 - maintenance, repairs or improvements to any part of the equipment, the services, the network or the system need to be carried out, including for example, when dealing with threats to the security or integrity of the network or the services we provide;
 - 2. we have to do so by law.
- If the services are reduced (and not suspended) because paragraphs L.1.1 or L.1.2 apply, then during any period of reduction, you will remain liable for the payment of your original level of charges.
- 4. For your and our protection we can also suspend the services if the number of calls or charges for calls made by you has increased to such an extent that it appears, in our reasonable opinion, that the services are not being used in a manner consistent with reasonable residential domestic use. We will make reasonable efforts to contact you before suspending the services but we are not liable for any loss you may suffer through this suspension. We will not provide the services again until we are satisfied that you know of the increased usage and are aware of the consequences of that increased usage. We may also:
 - ask you to make a payment of a deposit (which shall be made to Virgin Media Payments) as security for your charges; or
 - prevent you from making international calls and/or premium rated calls if in our reasonable opinion they form a significant proportion of your charges.

M. Cooling off rights

- If you have ordered any of the services online, by telephone or from an
 agent attending at your home and have entered into a new contract with
 us you have a statutory right to cancel an order for those services within
 the cooling off period, which is 14 days from the latest of:
 - 1. the day after the delivery of the equipment:
 - 2. the service start date: and
 - the day on which you received a copy of these terms and conditions in printed or PDF format.

We may choose to offer an enhanced **cooling off period** from time to time, and will inform you of this at the time of your purchase if this is the case

- 2. You may not cancel a Pay-Per-View programme once you have begun to stream or download it. By streaming or downloading a Pay-Per-View programme you consent to us making the programme available to you immediately and agree to waive your statutory right to a 14 day cooling off period during which you may cancel this purchase. We will provide confirmation of this to you immediately prior to streaming or downloading the Pay-Per-View programme. It is your responsibility to make sure PIN codes and passwords for Pay-Per-View programmes are used correctly.
- You can cancel your order by making any clear statement to us regarding that cancellation by:
 - dialling 0345 454 1111 from any phone (for information on how much this call will cost from a Virgin Media home phone visit <u>virginmedia</u>. <u>com/callcosts</u>. Call costs from other networks and mobiles may vary);
 - 2. writing to Virgin Media, Sunderland, SR43 4AA, or
 - completing the cancellation form you have been given as part of your welcome pack and returning this to us at the address specified on the form.
- 4. If you cancel the services during the cooling off period, we will refund to you all payments received from you, including the costs of any delivery for any equipment you ordered, except for costs and charges set out in paragraphs M.5.1 and/or M.5.2. If you cancel an order for equipment, we will automatically cancel your order for the services unless you inform us otherwise.
- 5. If you requested a service to begin during the cooling off period:
 - we may require you to pay us an amount proportionate to any services which we have provided you up until the cancellation date; and
- we will not refund any one-off fees for activation or installation of the services if you cancel the services after installation or activation.
- 6. If you cancel during the cooling off period you must return promptly any equipment which you have been provided, using the returns method provided with the equipment or any other method we advise. You will be responsible for the costs of returning the equipment to us and we may charge you our direct return costs (including by offsetting this against any money we owe you as part of any refund). We will also charge you for non- returned equipment. For more information, please see our price guides for details on these charges and process.
- 7. We will make any refunds due to you for exercising your rights to cancel during the cooling off period (subject to any deductions due to us) within 14 days, starting the day after we are informed that you wish to cancel. We will make any refund using the same method of payment you used to nay us.

N. Other ways to end this agreement

- In addition to your rights to cancel during the cooling off period, either
 you or we may end this agreement at any time (including during or at the
 end of any minimum period) by giving the other 30 days' notice. You can
 provide notice and end this agreement under this provision by:
 - dialling 0345 454 1111 from any phone (for information on how much this
 call will cost from a Virgin Media home phone visit <u>virginmedia.com/</u>
 <u>callcosts</u>. Call costs from other networks and mobiles vary); or
 - 2. writing to Virgin Media, Sunderland, SR43 4AA.
- If you end this agreement in accordance with paragraph N.1, you must pay any outstanding charges (including usage charges and line rental) up to the end of your 30-day notice period.
- 3. If you ask us to end supply of services during the relevant minimum period (except when you cancel during the cooling off period as described in Section M above, or under paragraphs N.6, N.7 and R.12 below) you may have to pay an early disconnection fee as set out in paragraph N.5 by way of compensation to us for ending the services early.
- 4. If you break this agreement and we end this agreement under Section P (including for non-payment of charges) within the minimum period, you may have to pay to Virgin Media Payments an early disconnection fee in respect of the cancelled services by way of compensation to us for ending the services early (i.e. before the end of the minimum period).
- You can find details of the early disconnection fee on the <u>Virgin Media website</u>. The early disconnection fee will not be more than the charges you would have paid for the services for the remainder of the minimum

- **period** and will be less any costs we save, including the cost of no longer providing you with the **services**.
- 6. If we and/or Virgin Media Payments:
 - 1. increase our monthly charges under this agreement;
 - increase any of our other charges that you are required to pay under this agreement in a way which is likely to materially disadvantage you; or
 - make any changes to the terms and conditions of this agreement which are likely to materially disadvantage you; or
 - make any changes to the services which are likely to materially disadvantage you; or
 - 5. if there is a permanent loss of the services,

we will notify you of this and you may cancel this agreement without paying an early disconnection fee by giving us at least 30 days' notice as set out in paragraph N.1, (except where such change relates only to an optional additional service - see below). You need to give us your concellation notice within 30 days of us notifying you. Any increased charges will not apply during your 30 day cancellation notice period. Where the change described in N.6.1 to N.6.5 (inclusive) relates only to an optional additional service, you can cancel that optional additional service, you can cancel that optional additional service on 30 days' notice without paying an early disconnection fee (for that optional additional service). If you decide to cancel this agreement due to the change in the optional additional service you may still be required to pay an early disconnection fee as set out in paragraph N.5 by way of compensation to us for ending the services early. We will inform you if this is the case.

- 7. On or after 28 February 2019, if you are a new customer purchasing our broadband services, or an existing customer that has either changed your broadband service, agreed to a new minimum period for your broadband service or re-contracted your existing broadband service, then if your broadband speed falls below the minimum guaranteed download speed and we have not remedied this within 30 days of your notifying us of this issue, or if we cannot fix the problem, we will notify you of your opportunity to end your agreement immediately without the payment of an early disconnection fee. You need to give us that cancellation notice within 30 days of us notifying you. In exceptional circumstances (for example where you cancel engineer visits or miss appointments) we may extend the 30 days remedy period but we will always discuss this with you beforehand.
- 8. We may end this agreement immediately by giving you notice:
 - if our authority to operate as a public communications provider is suspended for any reason; or
 - if in our reasonable opinion it is necessary to do so for security, technical or operational reasons.
- When this agreement ends or you cancel a service, we will deactivate (permanently switch off) any relevant equipment we supplied to you to provide the services. You will no longer be able to use the equipment.
- 10. If you fail to return or make available for removal any item of the equipment which we have provided to you, you may have to pay extra charges for such equipment, including the replacement cost or reasonable recovery costs as set out in the <u>price guides</u>. In addition to our other rights, we reserve the right to bring legal proceedings against you for the return of the equipment.
- 11. If this agreement is ended for any reason, or if any of the services are cancelled, Virgin Media Payments will be entitled to keep any money held (including deposits and advance payments) and to use that money to pay any obligation or debt you may owe under this agreement. We'll get in touch with you to refund to you any money remaining after these deductions, unless our costs to administer that refund outweigh the actual account balance. If that's the case, we'll donate the account balance to charity, If we have reasonably tried to contact you during the 6 month period after this agreement has ended, but have not been able to, we may also donate your account balance to charity, whatever the amount.

O. Moving home outside of or within the Virgin Media Network service grea

- If you move to an address that is outside of the service area during any minimum period you may need to pay the early disconnection fee described in paragraph N.5.
- If you move to another address within our service area, you may ask us to provide the services to your new address. You must provide at least 30 days' notice to do this.
- 3. If you move to an address within our service area, we cannot guarantee to provide you with the services at you rew address, for example you may move to an area that where there is not sufficient capacity on our network. If this happens and we are unable to provide services to you, or if what we can provide is not equivalent to the service we have provided to you at your previous address, then you can cancel your services and you will not need to pay an early disconnection fee.
- If we agree to provide the services to your new address, you may have to pay a service transfer charge (to be paid to Virgin Media Payments). Details of the service transfer charge are set out in the price guides.
- 5. Where we have gareed with you to continue providing the same services

that you received at your current address to your new address and this is during any minimum period, then that minimum period will continue at your new address (for example, where your services are on a 12 month minimum period, if you move during month 7 of your minimum period, if you move during month 7 of your minimum period will apply for those same services being provided at your new address). Where we have agreed with you to change the services you receive at your new address then a new minimum period may apply for those services and the service start date for that new minimum period will be the date that the equipment is installed at your new address.

P. If you break this agreement

- We and/or Virgin Media Payments may end this agreement immediately
 - you become insolvent or bankrupt, you enter into any arrangement with your creditors, or if any legal action is taken or threatened against your property:
 - we believe that you or another person at your home have committed, or may be committing, any fraud against us, or any other person or organisation whether or not by using the services or equipment (or both).
 - you break any of this agreement in a serious and non-minor way and, if you are able to put things right, you have not done so within 7 days (or such other longer period as we specify) of us asking you to do so;
 - 4. we and/or Virgin Media Payments have reason to believe that you have provided us or Virgin Media Payments with false, inaccurate or misleading information either for the purpose of obtaining the services and/or the equipment from us, or at any time during the provision of the services:
 - 5. any permission under which we are entitled to connect, maintain, modify or replace the **equipment** is ended for any reason:
 - we are required to comply with applicable law or regulation, or comply
 with an order, instruction or request of Government, an emergency
 services organisation or other competent administration, legal or
 regulatory authority;
 - you or anyone you authorise to deal with us on your behalf acts in a way towards our staff or agents which we reasonably consider to be inappropriate,
 - 8. we and/or Virgin Media Payments are specifically entitled to do so under any other section of this **agreement**; or
 - we validly suspend or reduce any of the services in accordance with paragraph L for a period of 30 days or more.
- If you break this agreement and we and/or Virgin Media Payments choose to overlook it, we can still end the agreement with you if you break it again.
- If we end this agreement because you have broken this agreement as set out in this Section P (including where you have not paid the charges which you are liable to pay under this agreement), we are entitled to:
 - charge you for all charges (including usage charges and line rental) up to the date the agreement ends; and/or
 - if the agreement is ended during any relevant minimum period, charge you an early disconnection fee as described in paragraph N.5; and/or
 - 3. prevent and/or disrupt access to the services.
 - If you break this agreement by committing fraud or any other criminal activity, we will report you to the police, who may take legal action.

Q. Visiting your home

- You authorise us to install, keep and use equipment at your home and you agree that we and our employees, agents or contractors may enter your home so that we can:
 - carry out any work that is necessary for us to connect, maintain, alter, replace or remove any equipment necessary for us to supply the services you and others have asked for; and
 - 2. inspect any of your equipment which you may keep there.
- You agree not to do anything, or allow anything to be done, at your home that may prevent easy access to the equipment or your equipment.
- We cannot normally be required to remove permanent equipment installations if you end this agreement or move from your home.

R. Liability to you

- Neither Virgin Media nor Virgin Media Payments restricts or excludes liability to you for:
 - death or personal injury resulting from our own or Virgin Media Payments' own (or our agents' or contractors') negligent act or failure to act; or
 - 2. fraud; or
 - any legal rights and remedies available to you as a consumer in relation to the services. None of these rights and remedies are affected by this agreement. For information on these rights and remedies please visit the Citizens Advice website www.citizensadvice.org.uk or call 03454 045 06.

- Except as set out in paragraph R.1, neither we nor Virgin Media Payments will be liable to you for:
 - any loss or damage which is not a reasonably foreseeable consequence
 of Virgin Media or Virgin Media Payments' negligence or breach of this
 agreement. Loss or damage is reasonably foreseeable if either it is
 obvious that it will happen or if, at the time the agreement was made,
 both we and you knew it might happen (for example, if you and we
 discussed it): or
 - any business loss (including loss of profits, business, revenue, contracts
 or anticipated savings, wasted expenses or any other purely financial
 losses) even if such loss was reasonably foreseeable.
- Except as set out in paragraph R.1 our and Virgin Media Payments' liability to you is limited to:
 - for direct physical damage to your property (including any of your equipment upon which the television services are enabled), a maximum of £100,000 for any one event or series of connected events;
 - 2. except for direct physical damage to your property, a maximum of £10,000 for any one event or series of connected events.
- When we or Virgin Media Payments carry out any obligation under this agreement, the duty of each of us is to exercise the reasonable care and skill of a competent service provider only.
- 5. We will not be liable to you for the accuracy, fitness for purpose, completeness or legality of any information accessed, received or transmitted using the equipment or services unless we are the author or creator of this information or material, or for transmitting or receiving, or failure to transmit or receive, any material through the equipment or services.
- We will not be liable for any failure of safety, security or other alarm systems or monitors due to:
 - 1. incompatibility with our network; or
 - 2. power or network outgaes that are not our fault; or
 - any other matters beyond our reasonable control or not due to our fault.
- 7. If you deal with any other individuals or organisations using the equipment or services (for example, by buying or renting goods or services from them or subscribing to or accessing third party services using the Internet access), we will not be involved in these dealings. We will not be liable in any way for any loss, costs or damage you have to pay for.
- We will not be liable to you for the contents of any material from other individuals or organisations which may be accessed through the equipment or services. We also reserve the right to block access to any such material.
- Sometimes we might have to interrupt, change or temporarily suspend some or all services to repair, upgrade or maintain our network. If this happens, we'll try to give you notice and get the network back up and running as soon as possible.
- 10. We aim to provide a continuous, high-quality service using reasonable care and skill. However, due to the nature of the services, we cannot guarantee that the services will be available all the time. If you have a fault or other performance issue with your broadband service please visit https://www.trainmedia.com/fault/service-status. There are other pages on our website which may also help you to troubleshoot your service. If you still need help, you should contact us to let us know. You may ask us to fix the fault in which case you agree to follow our reasonable instructions and to provide us with a reasonable opportunity to fix it.
- 11. If you experience faults with your Virgin Phone or Virgin broadband services, then in certain circumstances, where such faults affect your ability to use your Virgin Phone or Virgin Broadband service you may be entitled to compensation as set out in our Virgin Media Automatic Compensation Scheme, click here to view. If we fail to fix a fault with our broadband service or if we agree with you that the quality of the broadband service you are getting from us is regularly below what is reasonable then after we have carried out an individual assessment of the broadband services you have received from us we may (depending on the circumstances of the case) allow you to cancel the agreement without paying an early disconnection fee.
- 12. If after 30 days we have been unable to resolve a delayed provision of Virgin Phone or Virgin Broadband or a total loss of service, we may give you notice that we are ending credit payments being made to you under the Virgin Media Automatic Compensation Scheme (click here to view the policy). If we give you notice, we will offer you the right to end your agreement without needing to pay an early disconnection fee. We will give you no less than 30 days' notice of our ending such credit payments and if you cancel your services before the end of this notice period you will not be charged an early disconnection fee (even if service is restored or your activation is completed in this notice period).
- 13. Where we have provided credit payments under the Virgin Media Automatic Compensation Scheme and we later discover that you are not eligible to such credits under the Virgin Media Automatic Compensation Scheme (for example, your report of a total loss of service is fraudulent, frivolous or vexatious, or if you have breached your agreement with us

in a serious way, such as a breach of Section G.2), we may be entitled to reclaim from you the credit you have been provided under the Virgin Media Automatic Compensation Scheme.

14. As a consumer you also have other legal rights and remedies that apply in addition to any provided to you under this agreement or common law. Some of the key rights you have as a consumer are contained in the Consumer Rights Act 2015, which provides legal remedies to you where we have, for example, not exercised reasonable care and skill in providing the services to you, or where goods or digital content we provide to you are faulty or not as described. These remedies may include the right to ask us to fix the problem or to a price reduction. Consumer law also gives you rights if we provide you with misleading information that leads you to enter into an agreement with us. For information on your legal rights and remedies available to you as a consumer, please visit the Citizens Advice website at www.citizensadvice.org.uk.

S. Matters beyond our reasonable control

 Neither we nor Virgin Media Payments will be liable for failing to do what is promised under this agreement if it is prevented from doing so by matters beyond our reasonable control.

T. Notices

1. Any notices we give to you must be in writing and be delivered by hand, ordinary post to you at your home or sent electronically. Any notices you give to Virgin Media should be given in line with the directions set out on the My Virgin Media area of the <u>Virgin Media website</u> or in your welcome pack. Any notice period will start from the day on which the notice is delivered if it is delivered by hand, 2 working days (i.e. excluding Saturdays, Sundays and public holidays) after the date it was posted if sent by ordinary post, or from the date of successful transmission if it is sent electronically.

U. Transfer of agreements

1. This agreement is personal to you and you may not transfer your account or any of your rights and responsibilities under this agreement without our written agreement. For business reasons we and/or Virgin Media Payments may transfer any of our rights and responsibilities under this agreement without your permission as long as we ensure that the transfer will not affect your rights under this agreement in a negative way.

V. The law and how your complaints are resolved

- This agreement will be governed by the law of England and Wales, unless
 ys costs or Northern Irrishad, in which case it will be governed
 by Scots or Northern Irish Law respectively. If we have a dispute about
 this agreement and you want to take court proceedings, you must do
 so in the courts of one of the 4 parts of the United Kingdom (England,
 Wales, Scotland or Northern Ireland) of which its courts will have exclusive
 jurisdiction.
- If any part of the agreement cannot be enforced, the rest of it will still apply.
- We are fully committed to addressing all complaints, fully and fairly, and within a reasonable time frame. If you would like to find out how Virgin Media does this, please see our Complaint Resolution Code of Practice which is available within the Legal Stuff on the <u>Virgin Media website</u>, or ask our team.
- 4. If we have not reached an agreed settlement within eight weeks of receiving your complaint, or we agree in writing before the eight weeks is up that the dispute should be settled by independent adjudication, you can refer your complaint for independent consideration through Alternative Dispute Resolution by the Communications and Internet Services Adjudication Scheme (CISAS) at www.cisas.org.uk. This service is free of charge.

W. Open Source Software

1. Certain components of the software for the equipment we provide to you are subject to so-called open-source licences. (For example, some of the software in the set-top boxes powered by TiVo is subject to the GNU General Public Licence Version 2.) This open source software is not subject to the restrictions in paragraph G.1.7 above, but is subject instead to the terms of the applicable open source licence. You are free to use, modify and distribute open source software, so long as you comply with the terms of the applicable open source licence. We'll tell you which open source licences apply (if any) in the documents which come with your equipment, as well as where you can got of find any modifications in source code form.

GLOSSARY

acceptable use policy

the website at https://www.virginmedia.com/legal/acceptable-use-policy

additional equipment

any equipment, including batteries or certain accessories which you may purchase from a supplier recommended by us or an alternative supplier.

agreement

the terms and conditions set out in this document, together with your contract terms, terms in any service change receipt and the Legal Stuff.

ontent

the television channels, on demand programmes, Pay-Per-View programmes, and any other content (including any new, extra or substitute content which we agree to supply you at a later date) which we make available to you from time to time, including on the television service.

cooling off period

where you have entered into a new contract with us, the 14 day period from the latest of (i) the day after the delivery of the equipment, (ii) the service start date, or (iii) the day on which you received a copy of these terms and conditions in printed or PDF format.

equipment

the equipment will be our property at all times and includes any telecommunications or other equipment we supply to you as an essential part of providing the services (including upgrades and replacements). This may include any broadband modem (hub), set-top box, cables and ducts. This does not include additional equipment.

home

the residential property where we or you install equipment, and to which we garee to supply the services.

Internet access

us providing internet access by way of high-speed connection through our network.

Legal Stuff

as well as the terms and conditions set out in this document, there are additional terms and conditions which apply to the supply of the services as published by us on the <u>Virain Media website</u> or can be accessed through the equipment and/or the services, as updated by us in accordance with Section K, which include (but are not limited to) the "Early disconnection fees", the "Phone Review & Mobile Bonus", the "Line rental saver", the "Loss of Service Credit Guidelines", the "Tr foaud and anti-piracy stuff", "Homeworks" and the "Acceptable Use Policy". If there is any conflict between the Legal Stuff and the terms and conditions in this document, the Legal Stuff will apply.

matters beyond our reasonable control

matters beyond our reasonable control, including the actions of third parties which we have no reasonable control over, lightning, flood or severe weather conditions, fire or explosion, civil disorder, damage or vandalism to our network or equipment, terrorist activities, war, actions of local or national governments or other authorities, or industrial dispute.

minimum guaranteed download speed

the minimum guaranteed download speed is 50% of the advertised speed of our service on the date that you placed the order, and is set out in the speeds table in your contract or service change receipt.

minimum period

the minimum period that you have agreed to allow us to supply you with and charge you for the services, starting from the service start date. Unless you are told otherwise by us, the minimum period will be 18 months from the service start date.

network

the electronic communications systems or networks that we use to provide our

optional additional service

the optional additional service that you choose to take which does not form part of your core services and which can be cancelled without ending this agreement at any time on 30 days' notice without paying an early disconnection fee (for that optional additional service).

Pay-Per-View programme

a programme or service which is offered for sale to you as an individual purchase either at specific start times or on demand.

price guides

the current list of charges as set out at https://www.virginmedia.com/shop/the-legal-stuff/priceguides.

public communications provider

a public communications provider as set out in section 151 of the Communications Act 2003.

service start date

- 1. the first date on which the service is available for you to use; or
- where no installation is required, the earlier of the date the service is activated or 7 days from the date you ordered the service from us; or
- where you install the services yourself (via Quickstart or a similar selfinstallation solution), it will be either the first date on which each service is available for you to use the services or the date we receive confirmation that your installation kit has been delivered, whichever is earlier.

services

the services you have ordered including any new, **optional additional service**, extra or substitute services which we agree to supply you at a later date.

system

an electronic communications system or network.

tariff guide

the fees and call rates for your Virgin Phone (home phone), available online at www.virginmedia.com/callcosts or you can request a copy by calling us.

television service

the television service that we may make available to you, including, interactive services, so-called 'red-button' services, apps and any other services and/or features and is accessible through the equipment provided by us and connected to a television set. Content will be made available on the television service.

total loss of service

this definition is set out in <u>Virgin Media Automatic Compensation Scheme</u>, please click <u>here</u> to view this policy.

Virgin Media website

the website at $\underline{www.virginmedia.com}$ or any other website address we may tell you about.

your equipment

equipment belonging to you or that you provide (for example, your television set, projectors, display monitors, computer interface card, printer and so on), including additional equipment.

ANNEX

A 'VOLT' PROMOTION TERMS AND CONDITIONS FOR VIRGIN MEDIA SERVICES

The following promotion terms and conditions govern 'Volt' benefits for Virgin Media services and only form a part of your Virgin Media customer contract once an eligible order for your Virgin Media Services to be supercharged with Volt has been accepted by Virgin Media.

These terms and conditions are in addition to:

- the standard terms and conditions of your residential customer service agreement for Virgin Media Television, Virgin Broadband and Virgin Phone Services (as provided immediately before these terms and conditions) (the "Virgin Media Standard Terms");
- the Volt Terms and Conditions for O2 customers which govern the Volt benefits applicable to your eligible O2 Pay Monthly Mobile Plan (available at https://www.o2.co.uk/termsandconditions/mobile/supercharged); and
- the standard terms and conditions of your agreement for your eligible O2 Pay Monthly Mobile Plan (available at www.o2.co. uk/termsandconditions/mobile/our-latest-pay-monthly-mobileagreement).

Please read through these terms carefully.

Please note:

- Separate contracts apply to your Virgin Media services and the O2 mobile services and you will be billed separately for these services.
- Your contract for Virgin Media services is with Virgin Media Limited and Virgin Payments Limited; and
- Your contract for your eligible O2 Pay Monthly Mobile Plan is with Telefónica UK Limited

For customers who have been supercharged with Volt or have had their Volt benefits applicable to your relevant Virgin Media services or vary these Volt Promotion Terms and Conditions for Virgin Media services or vary these Volt Promotion Terms and Conditions for Virgin Media services in accordance with the Virgin Media Standard Terms and Conditions. Otherwise, this promotion may be changed or withdrawn at any time and it shall not constitute a contractual modification for those existing Virgin Media broadband customers who already have an eligible O2 Pay Monthly Mobile Plan but did not place an order to unlock their Volt benefits pursuant to Section A.3 prior to such change or withdrawal.

A. What is "Volt" and how can you get the benefits?

- If you have or sign up to both a Virgin Media residential broadband service and an eligible O2 Pay Monthly Mobile Plan, you will be eligible to have your Virgin Media services supercharged with Volt and receive the following Volt benefits for your Virgin Media services:
 - a broadband speed boost to upgrade you to the next available Virgin Media broadband speed tier (if you don't take or already have the fastest speeds available to you in your area at the point you place your order to become supercharged with Volt). Please see section B below; and
 - if you find any WiFi blackspots in your home, you will be eligible
 to receive WiFi Pods with Intelligent WiFi Plus at no extra cost
 from Virgin Media if you choose to subscribe to it as an optional
 additional service to your Virgin Media broadband service.
 Intelligent WiFi Plus is subject to stock availability. Please see
 section C below
- 2. The Volt benefits for your O2 services are governed by the terms of your separate contract with O2 (available at https://www.o2.co.uk/termsandconditions/mobile/supercharged), which includes an explanation of which O2 Pay Monthly Mobile Plans are eligible for being supercharged with Volt, what are the Volt benefits for O2 services and the steps which need to be taken to receive the Volt benefits for O2 services.
- 3. If you are a new Virgin Media broadband customer, the Volt benefits for your Virgin Media services will be applied to your Virgin Media account from your Virgin Media service start date. If you are an existing Virgin Media broadband customer, the Volt benefits for your Virgin Media services will be applied up to 14 days following your O2 Pay Monthly Mobile Plan order. If you are an existing Virgin Media broadband customer who already has an eligible O2 Pay Monthly Mobile Plan, you will need to visit your MyO2 online account to place an order to unlock the Volt benefits for both your Virgin Media and O2 services, which will be unlocked within 14 days of you doing so.

- 4. If you cancel your eligible O2 Pay Monthly Mobile Plan within 14 days of: (a) you receiving your O2 SIM following you purchasing an eligible O2 Pay Monthly Mobile Plan; or (b) you re-contracting to an eligible O2 Pay Monthly Mobile Plan at the same time as purchasing Virgin Media broadband services, you will become ineligible for the Volt benefits for your Virgin Media services. Depending on the services you receive:
 - we may remove any applicable Volt broadband speed boost;
 - if you have chosen to subscribe to Intelligent WiFi Plus, you will no longer be entitled to receive the Intelligent WiFi Plus service for free (unless you take Gig1 Fibre Broadband) and standard pricing will be applied going forward; and
 - 3. if you were receiving the Ultimate Volt Bundle and you have cancelled your O2 Unlimited SIM, we may move your Virgin Media services to the Bigger Sports & Movies Bundle (or the nearest equivalent bundle to Bigger Sports & Movies available at the time). If you would prefer to move to a different package, you should call Virgin Media to discuss your options.
- If you subsequently cancel your eligible O2 Pay Monthly Mobile Plan after the 14 day period referred to in Section A.1.4 above, the Volt benefits for your Virgin Media services may be lost when you next recontract to Virgin Media's services.
- 6. If we remove your Volt benefits from your Virgin Media services in accordance with our rights in Sections A.4 or A.5 above, your Virgin Media services shall continue and your Virgin Media minimum period will be unaffected. Save for Sections A.4 and A.5 above, your Virgin Media services are entirely unaffected by the cancellation of O2 services.
- 7. If you are an existing Oomph customer:
 - your continued use of your Virgin Media mobile service shall be subject to Virgin Media's standard pay monthly terms and conditions which can be found at <u>www.virginmedia.com/shop/the-legal-stuff</u>;
 - your Virgin Media mobile service will continue to be provided on a 30 day rolling contract basis; and
 - if you cancel your Virgin Media mobile service by using your PAC code to switch to a new mobile service provider, your Virgin Media SIM will stop working and we will be unable to provide mobile services to you using the same mobile number. Depending on the services you have in your Virgin Media package we will either: (a) automatically move your other services to the nearest equivalent Virgin Media package without a Virgin Media mobile service taking into account your current allowances and usage; or (b) where there is no equivalent package we will send you a new Virgin Media SIM with a new number as soon as possible to enable you to continue using your Virgin Media services as usual. If you end your Virgin Media mobile service, your other Virgin Media services will continue and your Virgin Media minimum period will be unaffected. If we have to send you a new Virgin Media SIM, we may need to run a credit check on your account. If your account is in arrears, or if your payment history is poor, you may be required to clear your balance before we can send you a new Virgin Media SIM.
- 4. You may be required to upgrade or swap your equipment in order for us to provide the Volt benefits for your Virgin Media services. If this is the case, we will let you know and facilitate an equipment swap. Should you not agree to the equipment swap or fail to return your existing equipment we may not be able to provide you with your Volt benefits.

B. Volt Broadband Speed Boost

- Your speed will only be boosted to the next Virgin Media broadband speed tier available to you at your premises at the point of you placing your order to become supercharged with Volt.
- You'll receive confirmation from us when we have applied your broadband speed boost.
- In the event that you become ineligible for the Volt benefits for your Virgin Media services, any applicable broadband speed boost may be removed and your Virgin Media broadband package will be downgraded to the preceding speed tier available at the time of boost removal.

C. Intelligent WiFi Plus

- Intelligent WiFi Plus is an optional additional service available to Virgin Media residential broadband customers on packages of M50 broadband or above who are experiencing difficulties with WiFi black spots in their home. Availability of the Intelligent WiFi Plus service is subject to stock availability. Please see the section immediately below these Volt terms and conditions for Virgin Media services for the full Intelligent WiFi Plus terms and conditions.
- 2. If you are already subscribing to Intelligent WiFi Plus and paying for that service, a discount will be applied to your Virgin Media account within up to 14 days following your O2 Pay Monthly Mobile Plan order, or if you are also already an existing eligible O2 Pay Monthly Mobile Plan customer, up to 14 days following your request to unlock this Volt benefit for your Virgin Media service via your MyO2 online account. You may not see the application of this discount until your next monthly bill.

ANNEX B

INTELLIGENT WIFI PLUS TERMS AND CONDITIONS

The following terms and conditions govern Virgin Media's Intelligent WiFi Plus service and only form part of your Virgin Media customer contract once an eligible order for Intelligent WiFi Plus has been accepted by Virgin Media.

Intelligent WiFi Plus is an optional additional service which you can cancel at any time by providing us with 30 days' notice.

These terms and conditions are in addition to the terms and conditions of your residential customer service agreement for Virgin Media Television, Virgin Broadband and Virgin Phone Services (the "Virgin Media Standard Terms").

Please read through these terms carefully.

- Only Virgin Media residential broadband customers on packages of M50 Broadband or above who are experiencing WiFi blackspots in their home are eligible for the Intelligent WiFi Plus service. Intelligent WiFi Plus is an optional additional service and availability is subject to stock availability.
- You can cancel your Intelligent WiFi Plus service at any time, just give us 30 days' notice.
- We may cancel your Intelligent WiFi Plus service at any time by giving you 30 days' notice.
- If you subsequently cease to subscribe to a Virgin Media residential broadband package of M50 Broadband or above, your Intelligent WiFi Plus service may be terminated. If your broadband service is suspended, your Intelligent WiFi Plus service will be suspended too.
- The price you pay for the Intelligent WiFi Plus service will depend on your broadband package. If you subsequently choose to upgrade or downgrade your broadband package, we shall inform you of the new price payable for the Intelligent WiFi Plus service.
- 6. In order to receive the Intelligent WiFi Plus service you will need either a Virgin Media Hub 3 or Hub 4 with enhanced firmware features.
- 7. You will receive one WiFi Pod initially. A second and third WiFi pod is only available to customers following assessment of the WiFi performance inside the registered account address. You will need to call into our Fault Centres and a Virgin Media agent will complete the assessment remotely.
- 8. WiFi pods require self-installation via QuickStart and can be delivered via Click & Collect or optional home delivery. Delivery dates are subject to availability and could take over 30 days in busy periods. If we can't provide the date you've chosen we'll deliver on the next available date and confirm this by e mail.
- All equipment remains the property of Virgin Media. It must be returned to us upon request or a charge may apply, please see price guide available at www.virginmedia.com/shop/the-legal-stuff
- Home environment, device limitations, number of users and time of day may affect WiFi performance. User speed varies with distance and depends on Pod and Hub location, as well as broadband package choice.
- 11. We reserve the right to withdraw the Intelligent WiFi Plus service at any time. If you are an Intelligent WiFi Plus customer, we reserve the right to amend these Intelligent WiFi Terms and the Intelligent WiFi Service in accordance with the Virgin Media Standard Terms and Conditions.
- 12. Information collected as part of the Intelligent WiFi Plus service: We need to use information about the WiFi pods connected to your Hub and your connectivity experience (for example slow WiFi speeds or signal drop outs) so we can best manage your service. We use this and personal information related to the service in accordance with our privacy policy, a copy of which can be found at www.virainmedia.com/shop/the-legal-stuff