

# The Unclaimed Assets Register

Terms and conditions

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## 1. General Conditions

1.1 These conditions together with your completed Search Request Form ("SRF") constitute your entire agreement with the Unclaimed Assets Register ("UAR") and supersede any previous agreements. UAR should not be bound by, or be liable for any representations or promise (other than fraudulent misrepresentation) which is not contained in these conditions.

1.2 No waiver, modification of or addition to any of those conditions shall have any effect or be binding upon UAR unless in writing and signed by an authorised representative of UAR.

1.3 These conditions shall be governed by the laws of England and Wales, and shall be subject to the exclusive jurisdiction of the English courts.

## 2. General Procedures

2.1 Following receipt of the SRF and payment of the fee, UAR will search its database and may make enquiries of such institutions in the United Kingdom as shall be deemed appropriate based on the information provided in the SRF.

2.2 UAR may undertake a search for the purposes of verifying you or your client's identity.

2.3 UAR will use reasonable efforts to report the results of searches, within 28 days of UAR's receipt of your SRF.

2.4 Any Match will be notified to you as a match reference number together with the relevant contact details of the financial institution. The financial institution will be given your client's details and the same reference number in order for you to follow up the Match.

2.5 A Match does not guarantee and actual entitlement.

2.6 'Match' means an apparent similarity between the details you have provided and the details held by the financial institutions searched by the UAR relating to entitlements to unclaimed assets.

2.7 UAR will not retrieve any assets under this service. You will need to contact the financial institution directly, and to satisfy their authentication procedures before collecting any such unclaimed assets.

## 3. Data Protection, Confidentiality and Search Results.

3.1 UAR warrants that it is registered as a Data Controller and complies with the Data Protection Act 1998.

## 4. Standard of Service and UAR's Responsibility to You

4.1 The success of a search is dependent upon many variables. UAR seeks to manage such variables by using computerised and/or manual analysis to match information you supply with information of financial institutions. However, such information may be incomplete, out of date and/or inaccurate in certain respects. Consequently, UAR cannot give any assurance that:

- a) any unclaimed assets exist;
- b) your search will give rise to a Match;
- c) any Match will give rise to any asset to which your client is in fact entitled; and
- d) there are no other entitlements or claims to any unclaimed asset.

4.2 UAR warrants that its service will be provided with reasonable care and skill. All other warranties, representations or terms of equivalent effect that might be implied by law are excluded to the extent permitted by law.

4.3 Given the nature of UAR's service its liability to you whether for breach of contract, negligence or otherwise shall not in any event exceed twice the amount of your search fee.

## 5. Authority

5.1 UAR reserves the right to reject a SRF. In such event UAR will refund the search fee.

**5.2 It is a criminal offence to obtain any financial asset by deception or to attempt to do so.** UAR respects the privacy of individuals and seeks to guard against the unauthorised access to or misuse of information.

Therefore UAR:

- a) requires all searchers to confirm their identity and/or authority in order to receive details of a Match
- b) confines search results to a financial institution's contact address and a Match reference number. It is for the financial institution to apply its own authentication procedures.

For the protection of those genuinely entitled to unclaimed assets, UAR reserves the right to notify any concerns it may have as to the propriety of a search request to the police.

The Unclaimed Assets Register is a trading name of Experian Ltd.

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If you are a solicitor or business and wish to make an enquiry please contact:

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