

1. The followings constitute your terms and conditions with Yüme School Ltd, regarding the provision of early years care and education for your child at the Nursery located in 10 Point Pleasant, London SW18 1GG. Throughout the Terms and Conditions, the Nursery and/or Yüme School UK Ltd may be referred to as 'our', 'us', 'Yüme' or 'we' and the Parent(s)/Legal Guardian(s) may be referred to as 'you'. We may change the nursery services we provide to reflect changes in relevant laws and regulatory requirements. We may also amend these terms from time to time and if we do so we will notify you before the changes take effect. If you do not agree to any material changes, you may contact us to end the contract with us by giving us a two month's written notice.

2. Registration, Admission & Fees

2.1. Payment Fees are due in advance, and we issue invoices early mid month for the upcoming month. There can be no refunds for sickness or holidays. All invoices are due to be paid in advance by 25th of each calendar month. Monthly payments will include public holidays, three inset days (3 days) and 1 week's nursery closure during the Christmas and New Year's week, which are payable in full despite closure, as our monthly staffing costs remain the same. If you think an invoice is wrong, please contact our Finance Team (finance@yumeschool.com) promptly to let us know. You will not have to pay any interest until the dispute is resolved. Ad Hoc Sessions are required to be pre-booked and paid in full before the dates of Ad Hoc Sessions.

2.1.1. Late Payment

Interest on overdue balances shall be charged at a rate of up to 8% per annum above the Bank of England base rate, in line with the Late Payment of Commercial Debts (Interest) Act 1998. If monthly nursery fee is not paid in full before the 1st session of each month, access may be suspended following a written reminder. If fees remain unpaid after 14 days and no resolution has been reached, Yüme reserves the right to terminate the place. If your child is attending less than the month's full number of sessions on the first and the last month of enrolment at the Nursery, we charge on ad-hoc basis fee for that month. However, if the ad-hoc basis fee is bigger than normal monthly fee, we will charge normal monthly fee for the first and the last month. Fees made are not exchangeable or transferrable between siblings attending the Nursery.

2.1.2. Advance Payment If you wish to make a bulk advance fee payment (e.g. 2 – 12 months advance bulk payment of fee), please request to the Finance Team (finance@yumeschool.com) via email.

2.1.3. Booking your child's place

To secure a place or to be on the waiting list for your child in the future, you are required to pay a nonrefundable Registration Fee of £150 and Deposit (50% of maximum desired session's monthly fee, which will be refunded after child eventually leaves the Nursery) in accordance with the Registration Form. If you wish to increase your child's sessions in the future, you are required to pay the gap between the credited deposit and 50% of new sessions' monthly fee prior to the increase. A minimum of three days a week enrolment is required. For Three days a week enrolment, one of those sessions is required to be either Monday or Friday.

2.1.4. First and Last Month's Fee

We encourage all newly enrolled children to officially start their enrolments at Yume in the beginning of a month. If an enrolled child starts or ends the enrolment at Yume in the middle of a month, the monthly nursery fee will be charged on whichever is lower between normal monthly fee or ad hoc charge.

2.2. Fees include consumables (such as nappies, wipes, sun cream), meals, snacks, extracurricular activities, special events, and trips. All enrolled children over the age of 3 who attend nursery on the day of a Forest School session are required to participate and will be charged an additional bus fee, payable termly in advance.

2.3. Fee Discounts

We offer a fee discount on monthly nursery enrolment fee if you have one, two, or more siblings attending the nursery at the same time. The discount of 5% is applied only to the child with lower monthly fee. If fees are the same, the discount of 5% will be applied to one child at the discretion of Yüme. The discount will be terminated automatically without notice from the date when only one child is attending the Nursery. There may be other temporary promotions announced from time to time, but these will be subject to availability and eligibility.

2.4. Fee Review

Fees increases are reviewed based on running costs and will be notified two months before invoice of revised fee is due. If you made an advance bulk fee payment that covers months of the new fee, you will be required to pay the difference amount against the newly revised fee.

2.5. Childcare Voucher

We also accept payments from the Tax-Free Childcare scheme and from all major childcare voucher providers. You must inform us the details of your registered Tax-Free Childcare scheme details (Name of Provider and Reference Number) in writing to the Finance Team (finance@yumeschool.com). If your preferred Tax-Free Childcare scheme provider is not registered by us, we will try our best to register to your preferred Tax-Free Childcare scheme provider and inform you of our relevant account details for you, so that you could make your nursery fee payment through your registered Tax-Free Childcare scheme provider.

2.6. Funding Age 9 Months to 3 Years (Effective September 2025)

Eligible working parents can access 30 hours of funded childcare per week for 38 weeks once their child reaches 9 months old before funding term starts. Given that our nursery operates for 50.6 weeks annually, this benefit is proportionately adjusted to provide up to 22.52 hours of complimentary childcare each week. Over 3 Years Funding – all eligible children over the age of 3 are entitled to 15 hours of universal funded childcare for 38 weeks after the term of their third birthday, which we provide up to 11.26 hours per week throughout the year. For eligible working parents, an extended 30-hour funding is available for 38 weeks post the term their child turns 3 before funding term starts. This translates to 22.52 hours of free funded childcare each week at our nursery stretched over 50.6 weeks a year.

Fees for eligible children of age of 9 months and above include fee of non-funded hours plus costs associated with nursery providing above the standard EYFS requirements, such as consumables (nappies, wipes, sun cream, meals, snacks, etc), extracurricular activities, special events and trips. Charges for Consumable, extracurricular activities, special events and trips are all included in the fee as an average daily cost. Eligibility criteria for the fundings can be verified on the website

(<https://www.childcarechoices.gov.uk/>)

For sessions attended under the government-funded entitlement (11.26 or 22.52 hours per week), the following items and services are not compulsory:

- Consumables (e.g., nappies, wipes, sun cream, meals, snacks)
- Extracurricular activities and lessons
- Additional services
- Special events and trips

Parents who wish to opt out of any of the above must notify the Nursery Management Team in writing (wandsworth@yumeschool.com) at least two months before the effective date.

If opting out, parents are responsible for providing suitable and safe alternatives. If any items provided are deemed unsafe, inappropriate, or insufficient to meet your child's daily

needs, the nursery reserves the right to provide its own resources to ensure the child's wellbeing. In such cases, any associated cost for optional or non-funded services will be communicated and be subject to be charged.

Please note that discounts applied to non-funded hours may be reviewed if optional services are opted out, as these discounts are structured to reflect full participation in the wider programme of care. Any such review will be at the discretion of the nursery and communicated in writing.

2.7. No set-off

You will pay all Fees that you owe under this Agreement without any set-off, counterclaim, deduction or withholding of any kind, except in cases where a court order or law requires set-off.

3. Making Changes to your Plan

Should you wish to decrease the number of sessions your child attends/is due to attend, two months written notice is required, which must then be confirmed by us in writing with available days of session for your child to attend. Newly changed sessions will be effective from the first of relevant month. Should you wish to increase your plan, additional days are based on availability and order of priority. Should you wish to increase your sessions after two minimum required months of decreased sessions, you must inform us in writing, and possibility is subject to availability. Additional ad-hoc sessions and extra hours are available upon and subject to availability. Any ad-hoc sessions or extra hours booked must be paid before the sessions. If you decide to cancel any booked and confirmed ad-hoc sessions, you are still obliged to pay the booked ad-hoc fee.

3.1. Cancelling a confirmed place or waiting list registration

3.1.1. Registration fee refund in the event of cancellation, the Registration Fee will be non-refundable.

3.1.2. Cancelling a registered place before start date

Should you wish to cancel your child or children's place once registered at Yume, you must give us written notice. A refund of deposit can be made under the following conditions: (a) We will refund 100% of your deposit paid if your child's or children's nursery starting date is more than 2 calendar months from the date of your notice to cancel the enrolment at Yume. Your £150 registration fee will remain non-refundable. (b) We will refund 50% of your deposit paid if your child's or children's nursery starting date is less than 2 calendar months from the date of your notice to cancel the enrolment at Yume. Your £150 registration fee will remain non-refundable. Your credited deposit will be refunded back to your desired bank account after your child leaves Yume.

3.2. Start Dates & Deferred Starts

We have a restricted number of agreed starts dates every month. These are subject to availability and offered on a first-come first-served basis. Once the start date is agreed and confirmed, any deferral of the confirmed start date requires a two-month written notice prior to the original start date.

3.3. Notice of Leaving for School For children in their final year with us before leaving for a reception class, we assume that your child's last day will be at the end of August (31st August or the last schedule session prior to that date) unless you inform us otherwise with two month's written notice. If you would like to defer your child's entry to reception and remain at the nursery for an additional year, we ask that you inform us in writing at the end of the prior school year.

3.4. Notice of Terminating Enrolment

Serving notice once your child has started: We require 2 months' notice in writing, which

means that your child's enrolment with the nursery will not end until 2 calendar months after the day on which you notify us to cancel your child's place. All outstanding fees remaining will need to be paid in full.

4. Termination

4.1. Termination of this Agreement with two weeks written notice

Yüme School UK Ltd reserves the right to terminate your child's or Children's enrolment with two weeks written notice under the following condition: (a) We are unable to provide you with a satisfactory solution after receiving a verbal or written expression of concern and disagreement from you. (b) You make any derogatory comments, claims and statements, public or private, about our business, operation, customers, directors, employees and business partners.

4.2. Termination without a notice

Yüme School UK Ltd reserves the right to terminate your child's enrolment with immediate effect by issuing a written notice if any of the following circumstances occur:

- (a) You engage in offensive behaviour—whether physical or verbal—towards any member of our community, including directors, employees, or other parents, and such behaviour is witnessed by a third party;
- (b) You fail to settle any outstanding invoice within 14 calendar days of the due date, despite having received a written reminder;
- (c) You deliberately breach these Terms and Conditions;
- (d) You engage in repeated or unreasonable conduct that materially affects staff wellbeing or breaches our Parent Code of Conduct

4.3. Refund after termination of enrolment

Within 15 calendar days after termination of this agreement, you shall be either refunded with any monies we may owe, or you may be required to pay any monies you may owe us.

4.4. Termination of special promotion or arrangement

Any special arrangement or promotion set up with you can be terminated with 1 day notice at our discretion.

4.5. Parent Code of Conduct Policy

You are required to adhere to the Parent Code of Conduct Policy

5. Extra Activities & Curriculum

5.1. Governing Regulations

Yüme School UK Ltd is a private limited Company, and we are committed to follow the latest guidance from Early Years Foundation Stage statutory framework (EYFS) and all other relevant regulations from the UK. Our extra activities & curriculum are extensions to the EYFS. Extra-activities and curriculums offered may change time to time due to availability of internal and external service providers.

5.2. Forest School All enrolled children over age of 3, who attends the nursery on the day of forest school session, must participate the session and pay additional bus fee charged termly in advance.

6. Staffing

Staff are checked on commencement with the Nursery through the Disclosure and Barring Service to ensure there are no safeguarding issues of which we need to be aware. Suitable person checks also include but are not limited to identity verification, qualification checks, personal and employment references, medical checks and where applicable visas or permits to work in the UK.

7. Parents Authority

When your child is in care of Yüme, you authorise the Nursery Manager to make in good faith all decisions that safeguard and promote the welfare of the child. The Nursery Manager will administer medicine from its original packaging with written consent from the parent or carer. If emergency treatment is required, the Nursery Manager will make all reasonable attempts to contact the Parents. If you are unable to be contacted, the Nursery Manager shall administer first aid and emergency treatment to children in accordance with the Parents/Legal Guardian(s) consent to the Nursery Manager authorising emergency treatments as necessary.

8. Parent's Commitments and Responsibilities

8.1. Parents commit to the following responsibilities: (a) To advise the Nursery in writing of any changes to the details provided in the Enrolment Form before the change(s) take place or as soon as possible (b) To notify the Nursery of any allergies your child may have or develops whilst they attend the Nursery, and to complete an allergy information sheet that will be displayed in a room designated by us to ensure the Nursery has up to date information (c) To inform the Nursery if your child is taking or has been prescribed medication. Any medicine brought into the Nursery must be in its original container, as dispensed by the pharmacist and must include the pharmacist's instructions, your child's name, dosage and times to be administered (d) To give all medication to the Nursery Manager or unit supervisor, and sign a form provided by us. You should not leave any medication in your child's bag (e) To ensure that you or another chosen responsible person is contactable by telephone at all times whilst your child is attending the Nursery, and to provide the correct telephone numbers on the Enrolment Form (f) To label all of your child's clothes and possessions that are taken into the Nursery. To provide spare clothes for your child (g) To dress your child in play appropriate clothes, shoes with backs and covered toes, (heeled shoes are not permitted). Any jewellery worn as a cultural attire is done so at the Parent's risk (h) To inform the Nursery if your child is attending, or planning to attend another nursery setting; (i) To shut the front door of the Nursery after entering and exiting to prevent any trespassers from accessing the Nursery (j) To always supervise your child in the car parking areas, and front of the school's façade, during child dropping and collecting times. Do not park in an unauthorized space and be aware of your speed. The Nursery is not liable for any accidents or injury whilst families/carers are using the car parking areas. (k) To regularly monitor and diligently acknowledge all accident and incident reports of your child published via the Family App, or any other electronic communication tool in use at the Nursery (l) To provide in writing any information that is relevant to your child's safety and security, including details of and copies of Court Orders, injunctions, parental responsibility orders and any intervention by the Local Authority. We cannot refuse access to any Parent that is known to it unless a Court Order is provided

9. Force Majeure Event

Force Majeure means an event beyond the reasonable control of Yüme School UK Ltd including but not limited to strikes or other industrial disputes (whether involving the workforce of Yüme School UK Ltd or any other party), failure of a utility service or transport network, act of God, notifiable or new emerging disease, lockdowns, pandemic, war, riot, civil commotion, malicious damage, compliance with any law or governmental order, rule, regulation or direction, accident, breakdown of plant or machinery, fire, flood, storm or default of suppliers or subcontractors. Yüme School UK Ltd shall not be liable because of any failure to perform its obligations under this Terms and Conditions because of a Force Majeure Event and fees will still be chargeable. If the nursery is forced to close due to events outside our control, we will not be liable for refunds. However, we will make reasonable efforts to continue educational engagement remotely where possible.

10. Child Drop Off and Collection

You must collect your child in person. If you arrange for someone else to collect your child, then you must contact the Nursery Management prior to collection.

10.1. Late Collection Fee

You must ensure that your child is collected at the scheduled time of collection. If you are notable to collect your child at the schedule time, you should make every effort to inform the Nursery Management as soon as possible. Late fees will be charged in the occurrences of non-contact or reoccurring lateness. In order to provide this additional care a late fee of £5.00 will be charged to parents arriving at the nursery after more than 5 minutes from the collection time and an additional £5 for every 5 minutes thereafter. This will pay for any additional operational costs that caring for a child outside their normal nursery hours may incur.

10.2. Notice of changes

It is the responsibility of parents/carers/guardians to keep us informed of any changes in contact details.

10.3. Early Collection

Under no circumstances will the child be allowed to leave Nursery with anyone unknown to Nursery staff unless the parent or carer has previously arranged this. If the parent / carer has made alternative arrangements by telephone, the Nursery will require the name, address and telephone number of the person permitted to collect the child and proof of identity will be required upon arrival at the Nursery. A list of responsible adults who are authorised to collect the child should be given to the Nursery Manager. The Nursery does also use a password system for entry to the building.

10.4. Uncollected Child

The Nursery has absolutely no obligation to accommodate a child that will be collected late if we are not able to do so. If a child remains uncollected with no notification for more than 30 minutes after normal collection timelines, we may be required to notify the local authority or follow safeguarding procedures.

10.5. Refusing collection

The Nursery will not release a child for collection if it is reasonably believed or has reason to suspect that the collecting person is under the influence of alcohol and/or is intoxicated by drugs. The Nursery will contact the other persons named on the collection and contact list to come and collect your child.

11. Child's Wellbeing, Health, Care Requirements& Allergies

11.1. Standard of Care We comply with EYFS welfare requirements under the Childcare (Early Year Register) Regulations 2008 and the followings will be provided: (a) Intimate care can be provided by a male or female member of our staff and can include feeding, washing, dressing, toileting and nappy changing. (b) The Nursery is committed to the identification of and provision for children with Special Educational Needs. We believe that the potential of every child in our care is maximised, irrespective of ability, disability, race, gender and social background and to enable equal access to the curriculum in an environment where every child is valued and respected. Parents and carers must ensure we have all the relevant information regarding special needs to enable us to appropriately care for your child. (c) In fairness to all our staff and to the clients and children that use our facilities we always expect reasonable standards of behaviour. We therefore reserve the right to exclude any child whose conduct is disruptive or in any other way unacceptable for the smooth and efficient running of our Nursery.

11.2. Meals

All nursery meals and snacks are prepared in accordance with relevant food safety regulations to ensure a well-balanced and nutritious diet. Intolerances, preferences, and

special dietary requirements are fully catered for. A copy of the weekly menu is displayed on the noticeboard/door.

Parents must inform the nursery in writing of any special dietary requirements prior to starting or as they arise. The nursery must also be informed of all allergies and any known causes of adverse reactions to food, medication, or activities. If the alternative menu provided does not meet a parent's preference, they are welcome to discuss suitable alternatives with the Nursery Manager(s).

11.3. First Aid

We reserve the right to administer basic first aid and treatment when necessary. Parents will be informed of all accidents and will be required to sign an accident form. For accidents of a more serious nature, involving hospital treatment, all attempts will be made by Nursery to contact the parents but failing this, we are hereby authorised to act on behalf of parents to consent to necessary treatment from a suitably qualified medical source. We will administer prescribed medicines if parents complete a 'Child Medical Authorisation' form; however, the first dose of medicine must be given at home and parents must take all medicines home at the end of each day unless otherwise agreed.

11.3.1 Illness, Injury & Medication

We may ask parents to withdraw their child from Nursery, if we have reasonable cause to believe that they are unwell or maybe suffering from or have suffered from any contagious disease/infection and there remains a danger that other children at the Nursery may contract such a disease/infection. We accept no responsibility for children contracting contagious diseases/infections whilst at the Nursery; however, we will publish infection notices in the Nursery to keep you informed. Parents are requested to inform the Nursery if their child is suffering from any illness or sickness before attending the Nursery. Children who have suffered from sickness or diarrhoea will not be admitted back to the Nursery within 48 hours after the last bout. If children fall ill during the day parents will be contacted to arrange to collect them. If the parents are unavailable other authorised contacts will be called.

11.4. Allergy

Parents are requested to inform the Nursery of any food, medicine, activity or any other circumstances that may cause the child to have an allergic reaction/ allergy. Parents must provide details, in writing, of the severity of the reaction/ allergy and must continue to inform the Nursery of any changes/progress to the condition, in writing, when they become aware. Parents are requested to inform the Nursery of any changes to key information.

11.5. Limitation of outdoor activity

During warmer weather, we will apply parent provided sunscreen or nursery provided sunscreen to your child. Upon registration signed prior permission is sought, if consent is not provided, your child's participation in activities outside during warmer weather may be limited.

11.6. Dress Code

Children should attend nursery in normal day clothes or Yüme uniform. Please avoid 'designer' clothes as accidents can happen. Two to three changes of clothes should be provided, in a labelled bag. Please label your child's clothes to help avoid items going missing or being misplaced. The Nursery does not accept responsibility for accidental injury or loss of property, although we take very good care of child property whilst in the Nursery.

12. Permissions

We have permissions related to Child Health and Wellbeing and the Sharing of Information. You will be required to indicate your preferences providing consent enabling Yüme School UK Ltd to further support your child's welfare. You will be required

to sign against permissions to enable your child to participate in regular outings. For unregular outings, we will seek additional permissions. If you object to your child participating on regular outings, please advise us in writing by emailing to wandsworth@yumeschool.com.

13. Children's Safety & Abuse

We must report to authorities any suspicion of a child being neglected or abused. We will contact the authorities without prior notice if we reasonably believe that your child is at significant risk of harm or that your child has or is subjected to sexual abuse. (b) We will not tolerate abusive behaviour of any kind – if you or one of your authorised contact displays physically or verbally abusive, threatening or otherwise inappropriate behaviour, we reserve the right to terminate this contract immediately and without notice or to exclude you or your authorised contact from coming to the nursery.

14. Liability

14.1. General Except for any legal responsibility that cannot be excluded in law (such as for death or personal injury), we are not legally responsible for any: (a) Losses that were not foreseeable to both parties when this Agreement was formed; (b) Losses that were not caused by any negligence or breach on our part; and (c) Losses of savings, discounts (whether actual or anticipated), business losses, any losses of profit, earnings or income. In any event, our total liability under this Agreement shall not exceed £500,000.

14.2. Delays We are not responsible for delays outside our control: in exceptional circumstances, we may have to close nursery because of events outside our control (for example transport strikes, severe adverse weather, personal health, acts of terrorism etc). If this does happen, then we will contact you as soon as possible to let you know and we will take steps to minimise the effect of such a closure. Provided we do this we will not be liable for delays caused by the event and will not issue refunds for such forced closure. If, however, there is a risk of closure for long periods, you may contact us to end your contract with us and receive a refund for any sessions you have paid for. The fee will be charged based on the ad hoc basis.

14.3. Children Belongings

We cannot be held responsible for any loss or damage to clothing, toys, buggy or other property of children.

15. Non solicitation of Yüme School UK Ltd

15.1. The parent/carer/guardian agrees that during the period of their child's enrolment at Yüme and for a period of twelve months after the child leaves the nursery, they will not directly or indirectly solicit or employ any member of staff who is currently employed at Yüme, or who left employment within the previous three months, without the prior written consent of the nursery.

In the event of a breach of this clause, the parent/carer/guardian agrees to pay Yüme School UK Ltd a reasonable fee to cover demonstrable costs incurred in recruiting and training a replacement member of staff. These costs may include, but are not limited to, agency fees, advertising, interview time, and onboarding expenses.

15.2. Private arrangement Neither Yüme nor any of its holding or subsidiary companies will be held liable at all for any acts or omissions, losses, injuries, damages, expenses, or delays incurred or suffered by you, when you enter into a privately arranged babysitting agreement with an affiliate or member of our staff. All privately arranged babysitting agreements are outside the purview of your child's enrolment. Yüme is not and should not be considered a party to such agreements, and the provisions of the Contracts (Rights of Third Parties) Act 1999 will apply.

16. Data Protection & Privacy Notice

We follow the legal requirements set out in the Statutory Framework for the Early Years Foundation Stage (EYFS) and accompanying regulations about the information we must hold about registered children and their families. We follow the requirements of the General Data Protection Regulations (GDPR) 2018 and the Freedom of Information Act 2000 about storage of data and access to it. For more information, please contact the Management team at privacy@yumeschool.com.

17. External Services

Yüme School UK Ltd might use services of an external's software platform facilitating enhanced communication and management processes. All information shared will be in compliance with current UK Data Protection legislation.

18. Insurance

We have insurance cover – full details of our insurance cover are available upon request from the nursery management team.

19. Complaints Procedures

We hope that our work is carried out smoothly and without incident. However, if you have a concern or a complaint about our nurseries, then we ask you to please bring it to the attention of the Nursery Manager as soon as possible. They will discuss this with you and do everything they can to put the matter right. However, should you feel that your concern has not been resolved by the Nursery Manager, then please apply in writing to: Yüme Wandsworth Nursery & Preschool 10 Point Pleasant London SW18 1GG wandsworth@yumeschool.com Your complaint will be investigated by the Chief Operations Officer of the Company and a written reply issued up to a maximum of 28 days. We are unable to investigate any concerns or complaints retrospectively once your child has left the nursery.

20. Severance

If any clause of this Agreement (or part of any provision) is or becomes illegal, invalid or unenforceable, the legality, validity and enforceability of any other clause of this Agreement will not be affected. If any clause of this Agreement (or part of any provision) is or becomes illegal, invalid or unenforceable but would be legal, valid and enforceable if some part of it was deleted or modified, then the clause or part-clause in question will apply with such deletions or modifications as necessary to make it legal, valid and enforceable.

21. Entire agreement

This Agreement and any policies mentioned or alluded to in this Agreement constitutes the entire agreement between us and replaces all previous agreements, understandings and arrangements between us, whether in writing or oral. You acknowledge that you have not entered into this Agreement in reliance on any representation or warranty that is not expressly set out in this. You will not have any claim for innocent or negligent misrepresentation on the basis of any statement in this Agreement.

22. Third party rights

A person who is not a party to this Agreement will not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of the provisions of this Agreement.

23. Governing law and jurisdiction

This Agreement and any dispute or claim arising out of, or in connection with it, its subject matter or formation (including non-contractual disputes or claims) will be governed and interpreted by the laws of England and Wales. You and us irrevocably agree that the courts of England and Wales will have exclusive jurisdiction to settle any dispute or claim coming from this Agreement.

24. No waiver

A failure by us to exercise or enforce any right granted by these Terms and Conditions will not be interpreted or considered to be a waiver of any such right nor operate so as to bar the exercise or enforcement of such right or of any other right on any occasion.