

Terms and Conditions

Pocket Money Adventures CIC | Version 1.1

Effective: 2 October 2026 | Review: 2 October 2027 or sooner on relevant change

Policy owner: Nathan Waldron, Director | Signatories: Nathan Waldron and Bernadette Houlton | Approved policy issue

Adopted by Pocket Money Adventures CIC on 2 October 2026.

Signed electronically: Nathan Waldron, Director and Designated Safeguarding Lead.

Signed electronically: Bernadette Houlton, Director and Deputy Designated Safeguarding Lead.

Typed electronic signatures in the established policy format.

Current operating requirements

Maximum planned session headcount: 50 people in both school and community settings, including every child, accompanying adult, host or school staff member, volunteer, observer and PMA facilitator. Use the lower of 50, the venue safe capacity and the assessed number supported by competent staff. This is a ceiling, not a supervision ratio or insurance confirmation. Reduce numbers, add support or split groups where necessary.

Zero Child Data applies to routine learning, access and evaluation: no child names, accounts, personal finances, individual tracking or school-held match-code keys are collected by PMA. Standard PMA sessions do not involve PMA photographing or filming identifiable children. Necessary safeguarding, accident or legal records are an exception and are minimised, protected and shared lawfully. Pseudonymised codes are not automatically anonymous. Research beyond safe aggregates requires a separately approved protocol, lawful basis, privacy information and ethics arrangements before collection.

Free school offer and agreed terms

The currently advertised school programme is free to the school. Do not impose a fee or cancellation charge on the school unless a separate clearly agreed charge is disclosed and accepted before booking. Sponsors, commissioners and other paid services have their own agreed scope and payer. Consumer rights and any applicable distance-selling cancellation rights remain; none of these terms removes them. The current signed policy issue applies prospectively and does not retrospectively change an executed agreement.

Detailed policy and procedures

Terms & Conditions

Terms and Conditions

These Terms and Conditions ("Terms") apply to your use of the Pocket Money Adventures CIC website, resources and services, including school pilots, workshops, assemblies, teacher/ parent materials and physical resource packs. If we enter into a separate written agreement with a school, trust/MAT, sponsor or partner, that agreement will take precedence where it conflicts with these Terms. Safeguarding and privacy are non-negotiable. We operate a "Zero Child Data" approach: we do not collect routine child-identifying learning or personal financial data; necessary safeguarding/incident records follow the exception above. School-based evaluation is anonymised and aggregated at a group level.

1. About these Terms

These Terms set out the rules for using our website and resources and for engaging us to deliver programmes or provide physical packs. By accessing our website, downloading resources or booking services, you agree to these Terms. If you do not agree, please do not use our website or resources and do not book our services.

2. Who we are

Pocket Money Adventures CIC (Company Number 16994988) is a Community Interest Company (CIC) and a private company limited by guarantee without share capital. Registered office: 68 Nottingham Road, Eastwood, Nottingham, England, NG16 3NQ. Email: hello@pocketmoneyadventures.co.uk. As a CIC, we operate for community benefit and reinvest surpluses in our social purpose.

3. Definitions

In these Terms:

- "Adult" means a person aged 18 or over.
- "Child" means a person under 18.
- "Resources" means any guides, lesson materials, printable activities, videos, scripts, slides, worksheets and digital downloads made available by PMA.
- "Services" means any delivery, workshops, assemblies, training, pilots, events, pack fulfilment, support or other services we provide.
- "School/Organisation" means a school, trust/MAT, local authority, sponsor, partner, charity or other organisation engaging with PMA.
- "Website" means our website and any associated pages, forms or portals we operate.

4. Eligibility and acceptance

Our Resources and Services are intended for use by Adults, schools and organisations. Children should only access our content under the supervision of a parent/carer or school staff. If you are entering into these Terms on behalf of a School/Organisation, you confirm that you have authority to bind that entity.

5. What we provide

PMA provides behaviour-led financial wellbeing education resources and programmes designed to help children build healthy money habits (for example, the "Tap. Tap. Pause." routine). Our content is educational and behavioural. It is not personalised financial advice, regulated financial advice or a substitute for professional advice.

6. Use of the Website and Resources

You may use our Website and Resources for their intended purpose. Unless we agree otherwise in writing, you must not:

- copy, reproduce, distribute, sell or commercially exploit our Resources;
- remove branding, copyright notices or attribution;
- upload our Resources to public websites or shared drives accessible outside your School/ Organisation;
- modify our Resources in a way that misrepresents PMA or changes safeguarding or privacy meaning. Schools and teachers may print and use Resources within their School/Organisation for classroom delivery and home learning, provided that PMA branding and notices remain intact.

7. Intellectual property

All intellectual property rights in the Website, Resources and Services (including content, designs, logos, names, trademarks and materials) are owned by or licensed to PMA. We grant you a limited, non-exclusive, non-transferable, revocable licence to use the Resources for internal educational purposes within your School/Organisation (or within your household if you are a parent/carer), subject to these Terms. We may suspend or withdraw this licence immediately if you breach these Terms.

8. Website availability

We aim to keep the Website available, but we do not guarantee uninterrupted access. We may suspend, withdraw or restrict the availability of all or part of the Website for business or operational reasons. You are responsible for ensuring that anyone who accesses the Website through your internet connection is aware of these Terms and complies with them.

9. Acceptable use and security

You must not use our Website in any way that breaches any applicable law or regulation, or that is unlawful or fraudulent. You must not knowingly introduce viruses, malware or other harmful material, or attempt to gain unauthorised access to our systems.

10. Programme delivery in schools and organisations

Where we deliver sessions in a School/Organisation (in person or online), the School/ Organisation agrees that:

- a responsible member of staff remains present and retains overall supervision of children at all times;
- the School/Organisation remains responsible for behaviour management and safeguarding leadership on site;
- a Designated Safeguarding Lead (DSL) or equivalent contact is available during delivery;
- appropriate ratios, room safety, accessibility, fire safety and site policies are followed;
- appropriate first aid arrangements remain the responsibility of the School/Organisation;
- the School/Organisation provides accurate information we reasonably need to plan safe delivery (for example, schedule, access arrangements, site rules and any relevant risks). We may refuse or stop delivery if we reasonably believe that safeguarding or safety standards are not being met.

11. Safeguarding

Safeguarding is central to PMA. We maintain safeguarding policies and procedures appropriate to our activities, including reporting and escalation routes. Where required for delivery, we will take reasonable steps to ensure our delivery staff and volunteers meet relevant vetting requirements (for example, DBS checks) and follow safer recruitment and a code of conduct. If any safeguarding concern arises during delivery, we will follow our procedures and liaise with the School/Organisation's DSL and, where required, relevant authorities.

12. Photography, filming and marketing

We do not photograph or film identifiable children for marketing unless appropriate written consent has been obtained and evidenced. Schools/Organisations are responsible for securing parental consent where required by their policies and the law.

If photos or video are planned, we will agree the purpose, consent method, storage and usage in writing in advance. We will not publish children's names alongside images. You may withdraw consent for future use at any time.

13. Data protection and privacy

Our Privacy Policy explains how we handle personal data and applies alongside these Terms. We process personal data in line with UK data protection law (including the UK GDPR and the Data Protection Act 2018). We operate the routine Zero Child Data rule and its necessary safeguarding/incident exception above. For school evaluation, we use anonymised and aggregated information at group level. If unnecessary identifying information arrives in error, contain, assess, return or delete securely; do not delete a necessary safeguarding, incident or legally required record. If the School/Organisation shares Adult contact details with us for coordination, it confirms it has an appropriate lawful basis to do so.

14. Feedback and evaluation

We may request feedback from teachers, parents/carers and schools to improve quality and to report impact to funders or partners. Any impact reporting is shared in anonymised, aggregated form. We do not report information that identifies individual children. Where we publish testimonials or named quotes from adults, we will seek consent before publication.

15. Fees, orders and payment

Some Resources may be free. Some Services or physical packs may be paid. Where fees apply, we will confirm pricing, scope and payment terms in writing (for example, in a booking email, order form or separate agreement). Unless agreed otherwise, invoices are payable within the timeframe stated on the invoice. Late payment may result in rescheduling, suspension of delivery or withholding of packs until payment is received.

16. Cancellations, rescheduling and force majeure

If a School/Organisation needs to cancel or reschedule a booked session, it should contact us as soon as possible. We will aim to accommodate reasonable changes. Where we incur non-recoverable costs (for example, printing, postage or travel), the School/ Organisation may be responsible for those costs if cancellation occurs after those costs have been committed. Neither party will be liable for failure to perform due to events beyond reasonable control (for example, severe weather, transport disruption, public health restrictions or emergency school closure). We will work with you to reschedule where practical.

17. Disclaimers

Our content supports positive habits and learning. Outcomes depend on consistent use by schools and families. We do not guarantee specific results for any individual child, family, class or school.

Nothing in our Website, Resources or Services constitutes financial, legal, tax or investment advice. You should seek professional advice where appropriate.

18. Liability

We do not exclude or limit liability where it would be unlawful to do so, including for death or personal injury caused by negligence or for fraud. Subject to the above, and to the extent permitted by law, our liability to you (whether in contract, tort (including negligence), breach of statutory duty or otherwise) is limited to the total fees paid for the relevant Services in the 12 months before the claim arose, or to £100 where no fees have been paid. We are not liable for indirect or consequential loss, loss of profits, loss of business, loss of goodwill, or loss of data. You remain responsible for your own systems, policies and supervision arrangements, including safeguarding, behaviour management and site safety.

19. Consumer rights

If you are dealing with us as a consumer, you may have legal rights that cannot be excluded (including under the Consumer Rights Act 2015). Nothing in these Terms affects those rights.

20. Indemnity

If you are a School/Organisation, you agree to indemnify PMA for losses, claims or liabilities arising from your misuse of our Resources, your breach of these Terms, or your failure to meet your safeguarding, supervision or consent obligations, except to the extent caused by PMA's negligence.

21. Complaints

If you have a complaint about our Website, Resources or Services, please contact us at complaints@pocketmoneyadventures.co.uk with details of the issue. We will aim to respond promptly and work with you to resolve it.

22. Changes to these Terms

We may update these Terms from time to time. The latest version will be made available on our Website and will show the effective date. If changes are material, we will take reasonable steps to notify Schools/Organisations where we have an ongoing relationship.

23. General

- Severance: if any provision is found unenforceable, the rest will remain in force.
- No waiver: a delay in enforcing rights is not a waiver of those rights.
- Third party rights: no one other than the parties has rights under these Terms.
- Assignment: you may not assign your rights without our written consent. We may assign our rights as part of organisational changes.
- Entire agreement: these Terms (and any booking confirmation or written agreement) form the entire agreement regarding the Website/Resources/Services.

24. Governing law and jurisdiction

These Terms are governed by the laws of England and Wales.

If you are a business or School/Organisation, the courts of England and Wales will have exclusive jurisdiction over any dispute arising from these Terms or your use of the Website, Resources or Services. If you are a consumer, you may bring proceedings in the courts of the part of the United Kingdom where you live.

25. Contact and notices

To contact us, exercise rights or send formal notices under these Terms, email hello@pocketmoneyadventures.co.uk or write to our registered office address shown in section 2. We may send notices to you via email or via the Website where appropriate.

Issue control: current approved issue dated 2 October 2026. Earlier issues are archived. Policy approval does not complete host agreements, individual acknowledgements or venue checks.