

CWRT - WEBSITE TERMS & CONDITIONS

Updated September 2026 - website, online tools and lending information

1. About these terms

These Terms & Conditions govern your use of the Coventry & Warwickshire Reinvestment Trust (CWRT) website and its online services and tools.

By using our website, including our loan calculator, eligibility checker, enquiry forms and AI chatbot, you agree to these terms. If you do not agree with these terms, you should not use the website or its online tools.

2. About CWRT

Coventry & Warwickshire Reinvestment Trust (CWRT) provides business finance and support to businesses across the Midlands.

Address: Enterprise Centre, Coventry University Technology Park, Puma Way, Coventry, CV1 2TT

Telephone: 02476 551777 **E-mail:** compliance@cwrt.uk.com

CWRT is registered with the Information Commissioner's Office. Our data protection registration number is Z9306273.

3. Information on our website

The information provided on the CWRT website is intended to provide general information about CWRT, our funding products and our services.

We make reasonable efforts to ensure that information on our website is accurate and up to date. However, funding products, eligibility criteria, interest rates, availability and other terms may change.

Information provided on the website should not be considered a commitment or offer by CWRT to provide finance.

4. Business loans and funding

Information about business loans, funding programmes and other financial products displayed on our website is provided for general information purposes.

Submitting an enquiry, completing an eligibility check, using our loan calculator or making an application does **not** guarantee that finance will be offered or approved.

Any lending is subject to CWRT's applicable eligibility requirements, assessment processes, affordability considerations, due diligence and credit approval processes.

Where finance is approved, the final amount, interest rate, repayment period, fees and other terms will be confirmed directly by CWRT and set out in the appropriate loan or facility documentation. Those documents will govern the individual lending arrangement and take precedence over general information displayed on the website.

5. Loan calculator

Our loan calculator is designed to help you understand what potential borrowing and repayments could look like.

Any figures produced by the calculator are **indicative and for illustrative purposes only**. Calculator results do not constitute a formal quotation, an offer of finance, confirmation of an interest rate, confirmation of eligibility or a guarantee that an application will be approved.

Actual rates, repayments and lending terms may differ following assessment of an application.

Information entered into the calculator may be recorded where you choose to provide your contact details. Our Privacy, Data Protection and Data Retention Statement explains how this information may be processed and transferred into CWRT's CRM or customer management systems.

6. Eligibility checker

Our eligibility checker is intended to provide an initial indication of whether a business may meet certain criteria for CWRT funding.

The result is **not a lending decision or guarantee of approval**. Meeting initial eligibility criteria does not mean that an application will necessarily be approved. Any subsequent application will be subject to CWRT's normal assessment and approval processes.

7. AI chatbot

CWRT may provide an AI-powered chatbot to help website visitors find information, understand our services and identify the appropriate next step for their enquiry.

Information provided by the chatbot is for general guidance and should not be considered financial advice, a formal quotation or a lending decision.

The chatbot does **not** make final lending or credit decisions. Information provided through the chatbot may be used to identify the nature of an enquiry and route it to the appropriate CWRT team or follow-up journey.

Users should contact the CWRT team if they require clarification or confirmation of information provided through the chatbot.

8. No financial or professional advice

Unless expressly stated otherwise, information available through the CWRT website and its online tools is provided for general information purposes.

It should not be treated as independent financial, legal, tax, accounting or other professional advice. Where appropriate, you should obtain independent professional advice relevant to your circumstances before making financial or business decisions.

9. Providing information to CWRT

When submitting information through our website, you should take reasonable care to ensure that the information you provide is accurate and complete.

Information submitted through our website may be used to respond to enquiries, assess eligibility, provide indicative information, arrange follow-up contact, process applications and manage our relationship with you.

Our handling of personal information is explained in our Privacy, Data Protection and Data Retention Statement.

10. Privacy and cookies

Use of our website is also subject to our Privacy, Data Protection and Data Retention Statement and Cookie Policy.

Our Privacy Statement explains how personal information submitted through website tools including the loan calculator, eligibility checker, enquiry forms and AI chatbot may be collected and processed.

Our Cookie Policy explains how cookies and similar technologies may be used and the choices available to website visitors. Non-essential technologies are subject to the appropriate website consent controls where required.

11. Third-party websites and services

Our website may contain links to websites, services or resources operated by third parties. These links may be provided for convenience or to provide additional information.

CWRT does not control third-party websites and is not responsible for their content, availability, security or privacy practices. The inclusion of a link does not necessarily mean that CWRT endorses the third party or all information provided by them.

12. Intellectual property

Unless otherwise stated, the content of the CWRT website, including its text, branding, graphics, design and other materials, is owned by or licensed to CWRT.

Content may be viewed and used for personal or legitimate business information purposes. Website content must not be reproduced, distributed, modified or used commercially without appropriate permission from CWRT or the relevant rights holder.

13. Acceptable use

You must not misuse the CWRT website or its online tools. This includes attempting to gain unauthorised access to the website or associated systems, introducing malicious software, interfering with website operation, using automated systems in a way that places an unreasonable burden on the website, or using the website for unlawful or fraudulent purposes.

14. Website availability

We aim to keep our website and online services available and operating effectively but cannot guarantee uninterrupted or error-free access.

CWRT may change, update, suspend or withdraw parts of the website or its functionality where necessary, including individual online tools. We may also update information relating to our products, services and eligibility requirements without prior notice.

15. Liability

CWRT takes reasonable care in providing information through its website. However, information provided online is general in nature and users should not rely on indicative information as confirmation that funding will be available.

To the extent permitted by law, CWRT will not be responsible for losses arising solely from reliance on general or indicative website information, temporary website unavailability, or circumstances outside CWRT's reasonable control.

Nothing in these Terms & Conditions excludes or limits any liability that cannot lawfully be excluded or limited.

16. Complaints

If you have a complaint or concern regarding CWRT, our website or the information provided through our online services, please contact **compliance@cwrt.uk.com**.

For concerns specifically relating to the use of personal information, you may also have the right to complain to the Information Commissioner's Office (ICO). Further information is available in our Privacy, Data Protection and Data Retention Statement.

17. Changes to these terms

CWRT may update these Terms & Conditions from time to time, including where our website, online tools, funding products, services or legal and regulatory requirements change. The latest version will be made available on the CWRT website.

18. Governing law

These Terms & Conditions and your use of the CWRT website are governed by the laws of England and Wales. Any disputes will be subject to the jurisdiction of the courts of England and Wales, subject to any rights that apply by law.