PatchRight™ Client Terms and Conditions

Version 3.4 · Effective 25 September 2026 · Crimson Fox Retail Ltd (company no. 16808606)

1. Who we are and how to reach us

1.1 PatchRight™ is a trading style of Crimson Fox Retail Ltd, a company registered in England and Wales, company number 16808606, registered office Unit 1 Kataria Point, Riches Road, Ilford, IG1 1JH. In these terms, “we”, “us” and “our” mean Crimson Fox Retail Ltd, and “you” means the client named on the Order Form.

1.2 You can reach us by email at hello@patchright.co.uk, or through your Service Channel once your subscription has started. Our website is patchright.co.uk. Formal notices go to the addresses in clause 19.8.

2. Definitions

In these terms:

Business Client means a client who isn’t a Consumer.

Consumer means an individual acting wholly or mainly outside their trade, business, craft or profession.

District means a single Royal Mail postcode district, that is, the area sharing one outward postcode code (for example NP20). A property is in the District whose outward code appears in its postal address.

Included Districts means the Districts recorded on your Order Form as covered by your subscription.

Large District means a District we’ve designated as far larger than a standard District by property volume, priced under clause 6.4.

Letter Allowance means the number of posted letters included in your subscription each calendar month, as stated in clause 7.1 and on your Order Form.

Nominated Email means the email address recorded on your Order Form, which we use for notices and as the backup delivery channel under clause 4.6.

Order Form means the order document (paper or electronic, including a completed online sign-up) recording your details, your Districts, your price and your client status. If the Order Form and these terms conflict, the Order Form wins.

Service Channel means the private one-to-one messaging channel named on your Order Form (normally WhatsApp), or a replacement channel under clause 4.6.

Start Date means the date of your first successful payment.

Website means our website at patchright.co.uk and any related sign-up, booking or payment pages we operate.

Working Day means Monday to Friday excluding public holidays in England and Wales.

Writing or written includes email and messages on the Service Channel.

3. How this contract forms

3.1 We’ll present these terms to you, and you must confirm acceptance (by ticking a box, signing, or replying “agreed” in Writing), before we take your first payment. These terms, your Order Form and our privacy notice at patchright.co.uk/privacy together form the whole agreement between us, subject to clause 19.1.

3.2 Your Order Form records whether you’re contracting as a Business Client or a Consumer. Tell us honestly. If you’re an individual and it’s not clear, we’ll treat you as a Consumer. The consumer protections in these terms (in particular clauses 11 and 16) apply to Consumers regardless of what the Order Form says if the law treats you as one.

3.3 Your subscription is personal to you (and, if you're a company, to the company named on the Order Form). Only you and people in your organisation named on the Order Form may use the service.

3.4 To subscribe you confirm that you're at least 18 years old, that the information you give us is accurate and complete, and, if you're contracting for a company or other organisation, that you're authorised to bind it. You'll keep your contact details, Service Channel number and Nominated Email up to date and tell us promptly if any of them change.

3.5 You agree that we may communicate with you electronically, by email and through the Service Channel, and that this meets any legal requirement for communications to be in writing. These terms are in English, and you can save or print them. We'll keep a record of the version you accepted, and that version governs your contract until it's changed under clause 6.6 or clause 18.

4. What the service is

4.1 PatchRight™ is a subscription service for property investors. For each subscription we provide, with reasonable care and skill: monitoring, on each Working Day, of publicly listed residential property in your Included Districts; motivation scoring based on signals such as time on market, price reductions and multiple-agent listings, with qualifying properties sent to you on the Service Channel with a public listing link that works at the time we send it; and a managed letter service under clause 7.

4.2 What's included: the service covers publicly marketed residential property only. We include a property when it appears in our data supplier's listing feed and a live public portal listing (for example Rightmove or Zoopla) is available for us to link to. Properties without an accessible public listing are outside the scope of the service. The service covers residential property in England and Wales only.

4.3 What the service is for: the service supplies information and administrative support only. The properties we send you are leads for your own investigation, not vetted deals, recommendations or investment opportunities. We aren't estate agents, we don't broker transactions, and nothing we send is financial, investment or legal advice.

4.4 The service depends on third parties: a licensed property data supplier, a print and postal partner, and the operator of the Service Channel. We choose and manage them with reasonable care, and we may replace any of them with a provider of broadly equivalent capability without your consent. Clause 13 says what happens if one of them fails.

4.5 We keep records of our monitoring runs and will tell you, on written request no more than once a quarter, whether monitoring ran for your Districts over a period you specify.

4.6 If the Service Channel becomes unavailable to us or to you (for example, an outage or account restriction), or you tell us you're having a problem with it, we'll deliver the service to the nominated email address on your Order Form for as long as the issue lasts. You agree that delivery by email is an appropriate and equivalent substitute for the Service Channel, and that any unavailability of, or problem with, the Service Channel is not a failure of the service and is not on its own a ground to cancel this contract or to receive a refund. So we have time to put things right, you must tell us at hello@patchright.co.uk on the same day you become aware of any outage or problem with the Service Channel. Clause 13 also applies.

5. Your territory and exclusivity

5.1 Your subscription covers the number of Districts stated for your tier in clause 6, agreed at sign-up and recorded on your Order Form.

5.2 Each District is sold once. While your subscription is active and paid (including during your notice period), we won't provide the service in respect of your Included Districts to any other client. One investor holds a District at a time. "Provide the service in respect of" means monitoring, sending property cards for, or posting letters to properties in that District for another client.

5.3 If we breach clause 5.2, then once either of us notices, the following applies: we'll end the other supply within 5 Working Days, tell you in Writing, and credit you with one month's fee for the affected District's share of your

subscription. For this clause, a District's share of your subscription means your monthly fee divided by the number of your Included Districts. If we don't cure within 14 days of your written notice, you may end the contract immediately and we'll refund the fees you've paid for the affected District's share from when the breach began. These remedies come first but they're in addition to, not instead of, your other rights, which clause 16 governs.

5.4 Exclusivity starts on your Start Date and ends when your subscription ends under these terms. Territory release on non-payment is governed by clause 6.8, and only by clause 6.8.

5.5 Allocation, the 24-hour window and the waiting list. Districts are allocated first come, first served on payment. When we confirm availability and send you a payment link, that offer is held for 24 hours; if payment hasn't arrived within 24 hours, the offer lapses and the Districts may be offered to the next enquirer. We keep a waiting list for claimed Districts and, when a District becomes free, we'll normally offer it to the waiting list in order of joining. The waiting list is administrative only: being on it gives you no contractual right to any District, and clause 19.4 applies.

5.6 Additional Districts beyond your tier's included number are available as paid add-ons at the rate on your Order Form.

5.7 Large Districts. Some postcode districts contain far more properties than a standard district. We designate these as Large Districts and they carry a bespoke premium price, reflecting the extra volume, under clause 6.4. Whether a District is a Large District, and its price, will be confirmed to you in Writing before you pay, and recorded on your Order Form. We won't reclassify one of your Included Districts during your subscription.

5.8 Swaps. You may swap one District for an available District once per calendar quarter. The swap takes effect on your next monthly billing date. The vacated District is released and may be offered to its waiting list. We may decline a swap into a District you vacated within the previous two quarters. Swapping doesn't change your price or your Letter Allowance, except that a swap involving a Large District needs a fresh quote under clause 5.7.

6. Price and payment

6.1 Basic tier: £119 per month for one Included District, with the Letter Allowance stated in clause 7.1 and on your Order Form.

6.2 Standard tier: £289 per month for three Included Districts, with the Letter Allowance stated in clause 7.1 and on your Order Form.

6.3 Portfolio tier: £339 per month for five Included Districts, with the Letter Allowance stated in clause 7.1 and on your Order Form.

6.4 Premium pricing for Large Districts. A Large District is charged at a bespoke rate reflecting its property volume. If you enquire about a District we've designated as Large, we'll advise you of the bespoke price for that territory before you commit, and the agreed figure is recorded on your Order Form. No Large District premium is ever applied without your prior written agreement. Every bespoke price is specific to the person, District and time it's quoted for: it's confidential to you, it creates no obligation to offer the same or any price to anyone else, and it lapses if not accepted within the period stated on the quote.

6.5 All prices are stated inclusive of VAT for Consumers. For Business Clients, prices are exclusive of VAT, which will be added at the applicable rate if we're VAT registered.

6.6 We may change our prices at any time, including the monthly subscription price for any tier, any add-on District rate and the per-letter rate for additional letters, by giving you at least two months' written notice. A new price takes effect on your first monthly billing date falling after that notice period, never part-way through a paid month. If you don't want to pay the new price, you can cancel under clause 12 before it takes effect. Founding clients: where your Order Form records you as a founding client, the monthly rate for your tier is locked for 12 months from your Start Date, and this clause can't change it during that lock; founding places are limited, we may close the founding offer at any time, and closure doesn't affect anyone already subscribed. When a lock or promotional period ends, your rate moves to the then-current rate for your tier under this same notice procedure. Changes to

prices, tiers, the number of Districts in a tier or Letter Allowances can only be made under this clause, never under clause 18.

6.7 Payment is monthly in advance by the payment method on your Order Form. Subscriptions roll monthly and continue until cancelled under clause 12. There's no minimum term.

6.8 If we can't take a payment (for example, it's declined), we'll notify you by email and by message on the Service Channel. From that notice until you've paid in full: the service is paused, no letters will be posted and no property updates will be sent, but your exclusivity holds and no subscription fees accrue for the paused period. You have 7 days from the notice to put payment right, and we'll send you at least one reminder before that period ends. If you pay within the 7 days, we'll resume the service straight away. Any letter you'd confirmed before the failed payment is re-credited to your Letter Allowance, and you can re-confirm it on resumption. If full payment hasn't arrived within the 7 days: your exclusivity lapses, your Districts may be offered to others (including the waiting list), and the contract ends when we notify you or when a District is re-sold, whichever is first. If a District is re-sold we'll tell you in Writing the same day. If you pay in full after the 7 days but before your Districts are re-sold, we may reinstate the service and your Districts.

6.9 You must pay all sums due in full, without set-off, counterclaim or deduction, except any deduction required by law. If a price we show is obviously wrong (a manifest error), we aren't bound by it; we'll tell you before taking payment and you can decide whether to go ahead at the correct price. If a payment you've made is later reversed, charged back or reclaimed other than in exercise of your legal rights, you remain liable for the amount due, clause 6.8 applies to any shortfall, and we may recover reasonable costs we incur as a result.

7. Letters

7.1 Your subscription includes the Letter Allowance: up to 5 posted letters per calendar month on the Basic tier, up to 25 on the Standard tier, and up to 30 on the Portfolio tier, in each case as stated on your Order Form. Unused letters expire at the end of each calendar month and don't roll over. In your first month, your Letter Allowance is reduced pro rata to the days remaining in that calendar month, rounded up, and your first payment covers that shorter period on the same pro rata basis. Additional letters beyond your Letter Allowance are available at £1.50 per letter, or at any bundle rate stated on your Order Form, and are charged as your Order Form provides. The per-letter rate for additional letters may change under clause 6.6.

7.2 We only post a letter after you've confirmed, in Writing, the property we've echoed back to you. Once you've confirmed, that letter counts against your Letter Allowance whether or not the owner responds. Letters are printed in black and white and dispatched via our print partner within one Working Day of your confirmation, subject to clauses 6.8 and 13.

7.3 Where the letter goes. When we hold the exact address for a property, the letter is posted to that address. Where we don't hold the exact address, we'll tell you before anything is posted, and you choose in Writing either: (a) a letter seeking property in the area, delivered within that property's postcode sector to at least the number of addresses stated on your Order Form or, if none is stated, at least 10 addresses nearest the property, which counts against your Letter Allowance as one letter; or (b) not to proceed, in which case nothing is posted and nothing is deducted. We'll never post an area letter without that choice.

7.4 Your own template. If you'd like your letters sent using your own template or wording, provide it to us and we'll use it in place of ours, provided it complies with clause 8 and applicable law. Templates you supply must work as black and white print; we may convert colour artwork to black and white or ask you to resupply. You promise that wording you supply is accurate, lawful, doesn't infringe anyone's rights and isn't likely to cause distress, and clause 15 applies to it. We may decline wording we reasonably consider misleading, unlawful or likely to cause distress; declining or not declining doesn't transfer responsibility for your wording to us.

7.5 Wrong addresses. Our data supplier states an address-matching error rate below 0.3 per cent. Rarely, a letter may reach a wrong or out-of-date address. If you or a recipient tells us about a wrong address, we'll investigate, correct

our records, add the address to our suppression list where appropriate, and re-credit the letter to your Letter Allowance. That re-credit is our first remedy for a misdirected letter, and clause 16 governs anything beyond it.

7.6 Opt-outs. Anyone can opt out of receiving letters sent through the service. We keep a do-not-contact list and won't post letters to addresses or named individuals on it. If a recipient asks you directly to stop contacting them, you must tell us in Writing within 2 Working Days. We're not responsible for contact that happens because you didn't.

8. Fair use and conduct

8.1 The information we send you is for your use only, for your own property investment activity. You may not resell, share or redistribute it, in whole or part, including to other investors, without our written consent. Bespoke prices and quotes we give you are our confidential information and this clause's restrictions apply to them. This clause survives for 12 months after your subscription ends, and applies to information received at any time.

8.2 Money isn't an adequate remedy for breach of clause 8.1, so we're entitled to seek an injunction as well as damages, and liability for breach of clause 8.1 sits outside any cap in clause 16.

8.3 You must comply with all law that applies to you when contacting owners, including data protection law, and you must not harass any property owner or misuse the service.

8.4 If we reasonably believe you've breached clause 7.4, 8.1 or 8.3, or your conduct puts recipients, our suppliers or our reputation at material risk, we'll follow this ladder unless the breach is serious and can't be cured: (a) written warning describing the issue; (b) if it continues, suspension of some or all of the service while we investigate, for up to 14 days; (c) termination under clause 12.4. For serious incurable breaches (for example, harassment of a recipient or resale of our data) we may suspend immediately and move straight to termination.

8.5 When you use the Website and the service, you must not: attempt to gain unauthorised access to any part of them; introduce anything harmful or malicious; scrape, harvest, copy or extract our data or property cards other than for your own permitted use under clause 8.1; reverse engineer our scoring methods; or use the service unlawfully. You're responsible for keeping secure any login or access details we give you, and for activity that happens under them.

9. Honest expectations

9.1 What we send you is a lead, not a deal: a property worth your investigation, not a vetted or recommended purchase. Direct-to-owner letters in the UK typically see response rates between 0.5 and 2 per cent; that's industry experience, not a promise about your results. Many letters get no reply and some months may produce no leads. You're paying for exclusive access, monitoring and done-for-you administration, not for a guaranteed volume of responses, viewings, purchases or profit.

9.2 Coverage. We identify properties from third-party listing and property data, and we only send properties that meet the inclusion rule in clause 4.2. Property data is never perfect: we don't promise that every qualifying property in your Districts will be identified, included or sent, that data is error-free, or that any listing is still available when you receive it. Finding a property we didn't send, on a portal, through an agent or anywhere else, isn't by itself a failure of the service. This clause describes the service's scope; it doesn't exclude our liability where we've failed to provide the service with reasonable care and skill, and it doesn't limit clause 16.1.

9.3 You're responsible for your own due diligence on any property, and for your own conduct in any negotiation or purchase.

9.4 Property volumes and lead flow aren't guaranteed. Any figure we give for the number of properties in a District, whether before or during your subscription and whether in marketing, on your Order Form or in discussion, is an estimate only, drawn from third-party data at a point in time, and is not a representation, warranty or term of this contract. The number of leads, property cards or opportunities you receive depends entirely on how many properties are publicly listed and loaded onto the portals and data feeds we monitor at the relevant time, which is outside our control. Accordingly, we don't guarantee, and nothing in these terms or in any marketing, pricing or

pre-contract discussion should be read as guaranteeing, any particular number, rate or frequency of leads over any day, week, month or other period. Some periods may produce many leads and others few or none. We can only identify and send properties that appear in our data supplier's feed and carry an accessible public listing under clause 4.2, and we don't warrant that every such property will be captured by, or successfully passed through, our systems to you. This clause describes the nature of the service and doesn't exclude or limit our liability where we've failed to provide the service with reasonable care and skill, and it doesn't limit clause 16.1.

10. Data protection

10.1 Each of us complies with UK data protection law in its own processing. For the monitoring and property-card service we act as a controller, processing property and marketing data under legitimate interests, honouring objections and maintaining a suppression list. Where we post letters at your instruction, the allocation of data protection roles between us is as set out in our privacy notice at patchright.co.uk/privacy, which forms part of this agreement.

10.2 Addresses, not people. The property information we supply, including exact addresses, relates to publicly marketed properties. We don't supply the names of property owners or occupiers, and letters posted through the service are addressed to the property (for example "The Homeowner"), unless the owner has contacted us or you and asked to be dealt with by name.

10.3 If responses to letters reach you directly, you're the controller of what you receive and must handle it lawfully, including honouring requests to stop contact (see clause 7.6).

10.4 We keep personal data only for as long as we need it for the purposes set out in our privacy notice and to meet our legal obligations, and then delete or anonymise it. You can contact us at hello@patchright.co.uk to exercise your data protection rights. You can also complain to the Information Commissioner's Office at ico.org.uk, though we'd be grateful for the chance to put things right first.

10.5 We use suppliers to help provide the service only under written terms that meet UK data protection law. Where any of them processes personal data outside the UK, we take the steps the law requires to make sure it has an adequate level of protection.

11. If you're a Consumer: your cancellation rights

11.1 This clause applies if you're a Consumer and we've contracted at a distance (online, by message or by phone). Nothing in these terms affects your statutory rights.

11.2 You have the right to cancel this contract within 14 days without giving any reason. The cancellation period expires 14 days after the day the contract is made. To cancel, tell us in Writing before the period ends (you may use the model form in Schedule 1, but you don't have to).

11.3 We won't start the service during the cancellation period unless you expressly request it on your Order Form. If you request early supply and then cancel within the 14 days, you'll pay a proportionate amount for what was supplied up to cancellation (including letters posted at your confirmed request), and we'll refund the rest within 14 days.

11.4 If we haven't given you the information required by the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, your cancellation period is extended as those Regulations provide.

12. Cancelling and ending the service

12.1 You may cancel at any time by giving 30 days' written notice to a contact point in clause 19.8. Notice takes effect when we acknowledge it in Writing or 2 Working Days after you send it, whichever is first.

12.2 Your subscription ends 30 days after your notice takes effect. If that end date falls part-way through a period you've already paid for, we'll refund the unused days pro rata. Your Districts are released at the end date.

12.3 We may end the service at any time with 30 days' written notice. If we do, we'll refund any paid period after the end date pro rata.

12.4 We may end the service immediately for non-payment under clause 6.8 or after the process in clause 8.4. If we end for your serious breach, we may retain fees for the current paid month; if you're a Consumer, we'll refund the paid period after termination pro rata, less any loss your breach has caused us.

12.5 On any ending of the contract: unused Letter Allowance lapses, letters already confirmed by you will still be posted and paid for (except where clause 6.8 has re-credited them), clause 8.1 survives per its terms, and clauses 2, 8.2, 9, 10, 14, 15, 16, 17, 19 and 20 survive.

12.6 If we decide to cease providing the PatchRight™ service generally, or to stop trading, we may end this contract with immediate effect on written notice to you. If we do, we'll refund you, on a pro rata basis, the portion of any fees you've paid that relates to the period after termination, and, despite clause 12.5, any letters you've confirmed but we haven't yet posted won't be posted and we'll refund any amount you've paid for them. This right is in addition to our right to end the service on notice under clause 12.3.

13. Suspension and events outside our control

13.1 We may suspend the service temporarily where reasonably necessary for maintenance, security, or to comply with law, giving as much notice as practicable.

13.2 We're not in breach, and not liable, to the extent that a failure or delay is caused by an event outside our reasonable control, including failure or restriction of our data supplier, print partner or the Service Channel operator, provided we (a) tell you promptly, (b) use reasonable efforts to work around it, including clause 4.6, and (c) restore the service as soon as reasonably possible.

13.3 If clause 13.1 or 13.2 leaves the service materially unavailable for more than 5 consecutive Working Days, we'll credit you a fair proportion of that month's fee. If it lasts more than 14 days, either of us may end the contract in Writing and we'll refund any paid unused period pro rata.

14. Intellectual property

14.1 We (or our licensors) own all rights in the service, our software, our scoring methods, our letter templates and the content of property cards. You have a personal, non-transferable licence to use what we send you for your own property investment activity while subscribed, and clause 8.1 governs sharing. 'PatchRight™' and the PatchRight™ logo are trade marks of Crimson Fox Retail Ltd; the PatchRight™ word mark is the subject of UK trade mark application no. UK00004421352. Nothing in these terms gives you any right to use our name, logo or trade marks.

14.2 You (or your licensors) own your template wording supplied under clause 7.4. You grant us a licence to use it solely to provide the service to you.

15. Your responsibility for what you ask us to do

15.1 If you're a Business Client, you'll indemnify us against losses, claims and costs we reasonably incur arising from: (a) letter wording you supplied under clause 7.4; (b) your breach of clause 8.1 or 8.3; or (c) your unlawful use of information we supplied.

15.2 If you're a Consumer, you're responsible for losses we suffer that are a foreseeable result of your breach of these terms or your unlawful acts, and no more.

16. Liability

16.1 Nothing in these terms limits or excludes liability that can't be limited or excluded by law, including for death or personal injury caused by negligence, for fraud or fraudulent misrepresentation, or, if you're a Consumer, your

rights under the Consumer Rights Act 2015 (including the right to a service performed with reasonable care and skill) and your other statutory rights.

16.2 If you're a Business Client: subject to clause 16.1, our total liability to you, however arising, in any 12-month period is capped at the fees you paid us in the 12 months before the first event giving rise to a claim (or, if the contract is younger than 12 months, the fees paid to date), and we aren't liable for loss of profit, loss of anticipated savings, business interruption or any indirect or consequential loss. This doesn't exclude the specific remedies promised in clauses 5.3, 7.5 and 13.3, which we'll always honour.

16.3 If you're a Consumer: subject to clause 16.1, we're responsible for loss you suffer that's a foreseeable result of our breach or failure to use reasonable care and skill, and our total liability isn't limited to less than the total fees you've paid us under this contract. We aren't responsible for business losses; if you use the service in the course of a business despite contracting as a Consumer, clause 16.2 applies to those business losses.

16.4 The service supplies information and administration, not outcomes. We're not liable for a decision you make about any property, and clause 9.3 applies.

17. Complaints and disputes

17.1 If something's wrong, tell us at hello@patchright.co.uk with "Complaint" in the subject. We'll acknowledge within 2 Working Days and respond substantively within 10 Working Days.

17.2 If you're unhappy with the response, ask for escalation and a director will review it within a further 10 Working Days.

17.3 We each agree to use clause 17.1 and 17.2 before starting court proceedings, except for urgent injunctive relief. This doesn't limit a Consumer's statutory rights or right to complain to any regulator.

17.4 We'd always rather resolve a complaint with you directly under clauses 17.1 and 17.2. We aren't required to use an alternative dispute resolution provider. If we can't resolve a dispute between us, you're free to pursue your legal rights, and if you're a Consumer you can also get independent advice, for example from Citizens Advice.

18. Changes to these terms

18.1 We may update these terms with at least 30 days' written notice where the change is needed to reflect changes in law or regulation, changes to our suppliers or the Service Channel, or improvements to the service.

18.2 If a change materially disadvantages you, you may cancel in Writing before it takes effect, your subscription ends the day before the change starts, and we'll refund any paid unused period pro rata. Price changes are governed by clause 6.6, not this clause.

19. General

19.1 These terms, the Order Form and the privacy notice are the whole agreement between us. Each of us agrees it hasn't relied on any statement not set out in them, except that nothing in this clause limits liability for fraudulent misrepresentation, and if you're a Consumer nothing in it excludes anything we've said to you that the Consumer Rights Act 2015 treats as a term.

19.2 You may not assign or transfer this contract, or any District, without our written consent. We may assign this contract to a successor of our business, and may use subcontractors (including our print partner) to perform it, remaining responsible for their work.

19.3 If any part of these terms is found unenforceable, the rest stays in force, and the unenforceable part applies to the maximum extent the law allows.

19.4 This contract gives no rights to anyone other than you and us, whether under the Contracts (Rights of Third Parties) Act 1999 or otherwise. In particular, being on a waiting list confers no enforceable right.

19.5 If we don't enforce a right straight away, we haven't waived it.

19.6 We may charge interest on sums a Business Client fails to pay when due, at the statutory rate under the Late Payment of Commercial Debts (Interest) Act 1998.

19.7 A person's rights and our promises under these terms aren't affected by any delay caused by either side acting reasonably under clause 17.

19.8 Notices. Formal notices (including cancellation, payment-failure notices and change notices) must be in Writing to: for us, hello@patchright.co.uk or our registered office; for you, the email address or Service Channel number on your Order Form. A notice sent by email or Service Channel message is treated as received the next Working Day after sending; a posted notice, 2 Working Days after posting.

20. Law and courts

20.1 These terms are governed by the law of England and Wales.

20.2 If you're a Business Client, the courts of England and Wales have exclusive jurisdiction. If you're a Consumer, you may bring proceedings in the courts of the part of the UK where you live, and nothing in this clause limits your statutory rights to do so.

Schedule 1: Model cancellation form (Consumers)

To Crimson Fox Retail Ltd trading as PatchRight™, hello@patchright.co.uk:

I hereby give notice that I cancel my contract for the supply of the PatchRight™ service.

Ordered on: [date]. Name: [name]. Address: [address]. Signature (paper only): [signature]. Date: [date].