

Lumora Accounting Limited (Trading as Lumora Accounting) Website Terms and Conditions

Welcome to our website

This page (together with the documents referred to in it) tells you the terms of use on which you may make use of the website at <https://www.lumoraaccounting.co.uk> ("our site").

These terms apply whether you use our site as a guest or a registered user. Use of our site includes accessing, browsing, or registering to use our site. Please read these terms of use carefully before you start to use our site. We recommend that you print a copy for future reference.

By using our site, you confirm that you accept these terms of use and that you agree to comply with them. If you do not agree to these terms of use, you must not use our site.

Other applicable terms

These terms of use refer to the following additional documents, which also apply to your use of our site:

- Our Privacy Policy, which sets out the terms on which we process any personal data we collect from you or that you provide to us, and outlines our data protection practices.
- Our Cookie Policy, which provides information about the cookies on our site.

By using our site, you consent to such processing and you warrant that all data provided by you is accurate.

Changes to these terms

We may revise these terms of use at any time by amending this page. Please check this page from time to time to take notice of any changes we make, as they are binding on you.

Company information

Lumora Accounting Limited is a UK-based modern accounting firm that delivers insight-led accounting built on trust. Delivering services to businesses from Sole Traders to established Limited Companies.

Legal Details:

- Full legal name: Lumora Accounting Limited
- Company registration number: 16764376
- VAT number: 525368873
- Regulatory body: The Institute of Chartered Accountants in England and Wales, ICAEW
- Registered office address: 5 Brayford Square, London, England, E1 0SG
- Compliance Officer: Fraser Harrison
- Contact email: info@lumoraaccounting.co.uk

Accessing our site

Unless otherwise stated for any content and/or functionality, our site is made available free of charge. We do not guarantee that our site, or any content or functionality on it, will always be available or be uninterrupted. Access to our site is permitted on a temporary basis. We may suspend, withdraw, discontinue or change all or any part of our site without notice. We will not be liable to you if for any reason our site is unavailable at any time or for any period.

You are responsible for:

- Making all arrangements necessary for you to have access to our site.
- Ensuring that all persons who access our site through your internet connection are aware of these terms and other applicable terms and conditions and that they comply with them.

Changes to our site

We may update our site from time to time and may change the content at any time. However, please note that any of the content on our site may be out of date at any given time, and we are under no obligation to update it.

We do not guarantee that our site, or any content on it, will be free from errors or omissions.

Your account and password

If you choose, or are provided with, a user identification code, password, or any other piece of information as part of our security procedures, you must treat such information as confidential. You must not disclose it to any third party.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time if in our reasonable opinion you have failed to comply with any of the provisions of these terms of use.

If you know or suspect that anyone other than you know your user identification code or password, you must promptly notify us at info@lumoraaccounting.co.uk.

Intellectual property rights

We are the owner or the licensee of all intellectual property rights in our site and the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.

You may:

- Print off one copy and download extracts of any page(s) from our site for your personal use.
- Draw the attention of others within your organisation to content posted on our site. You must not:

- Modify the paper or digital copies of any materials you have printed off or downloaded in any way.
- Use any illustrations, photographs, video or audio sequences, or any graphics separately from any accompanying text.
- Use any part of the content on our site for commercial purposes without obtaining a licence to do so from us or our licensors.

If you print off, copy, or download any part of our site in breach of these terms, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

No reliance on information

The content on our site is provided for general information only. It is not intended to amount to advice on which you should rely. You must obtain professional or specialist advice in writing before taking or refraining from any action based on the content on our site. Although we make reasonable efforts to update the information on our site, we make no representations, warranties, or guarantees, whether express or implied, that the content on our site is accurate, complete, or up to date.

Uploading content to our site

Our site may enable you to upload and share content ("Content") through our client portal, blogs, or interactive areas.

By uploading Content, you confirm that:

- The Content is your original work, or you have obtained all necessary rights and permissions.
- The Content is accurate and lawful.
- You grant Lumora Accounting a worldwide, royalty-free, perpetual, non-exclusive licence to use, store, modify, and distribute that Content in connection with the provision of services.

You must not upload Content that is defamatory, discriminatory, infringes on intellectual property, or breaches privacy.

We reserve the right to remove any content that we believe violates these terms or our acceptable use policy.

Acceptable use and prohibited actions

You may use our site only for lawful purposes. You may not use our site:

- In any way that breaches applicable local, national, or international laws or regulations.
- To send, knowingly receive, upload, download, use, or re-use any material that does not comply with our content standards.
- To transmit unsolicited or unauthorised advertising or promotional material (spam).

- To knowingly transmit viruses or other malicious code. You also agree not to:
- Reproduce, duplicate, copy, or re-sell any part of our site without express written permission.
- Access, interfere with, damage, or disrupt:
 - Any part of our site
 - Any equipment or network on which our site is stored
 - Any software used in the provision of our site
 - Any equipment or network or software owned or used by any third party

Interactive services

We may provide interactive services on our site, including:

- Client portal access
- Comment features
- Q&A features

We are not obliged to monitor such services but may do so to assess risk and ensure compliance. We reserve the right to remove access for users who misuse these services.

Third-party resources and links

Our site may include links to third-party websites or content. These are provided for information only and do not imply our endorsement. We have no control over the contents of those sites or resources. We will not be liable for any loss or damage that may arise from your use of third-party websites.

Viruses and security

We do not guarantee our site will be secure or free from bugs or viruses. You are responsible for using virus protection software and securing your devices.

You must not misuse our site by introducing harmful material or attempting unauthorised access. By breaching this provision, you may commit a criminal offence under the Computer Misuse Act 1990. We will report such breaches to law enforcement.

Linking to our site

You may link to our home page, provided:

- It is done fairly and legally.
- It does not damage our reputation or imply endorsement.
- Our site is not framed on any other site.

We reserve the right to withdraw linking permission without notice.

Data protection and client confidentiality

Lumora Accounting operates with the highest standards of confidentiality and security. We:

- Do not outsource or use subcontractors.
- Store and process data using GDPR-compliant platforms.
- Use multi-factor authentication, strong encryption, and secure cloud environments.
- Retain data for seven years in line with regulatory requirements. We share data only with:
 - HMRC
 - Companies House
 - Trusted third-party platforms (e.g., Microsoft, Adobe, BrightPay, TaxCalc, FreeAgent, Xero, QuickBooks, Google)

We may transfer data via secure US-based servers with appropriate legal safeguards.

Subject Access Requests should be sent to our Compliance Officer at info@lumoraaccounting.co.uk.

Cookies

Our site uses cookies to:

- Improve functionality
- Analyse performance (e.g. Google Analytics)
- Enable marketing features
- Support embedded content

Consent is implied, and users may opt out or disable cookies through browser settings. For full details, refer to our Cookie Policy.

Account and data removal

You may request deletion of your account and personal data by emailing info@lumoraaccounting.co.uk.

This will not affect any content uploaded via our platform, which may remain unless there is a legal reason to remove it.

Content removal process

If you believe any content on our site violates your rights or is unlawful, please email info@lumoraaccounting.co.uk with full details. We will review and respond promptly.

As a platform provider, we will remove content only where there is a legal obligation to do so.

Limitation of liability

Nothing in these terms excludes or limits our liability for death or personal injury caused by negligence, fraud, or other liability that cannot be excluded under English law.

To the extent permitted by law, we exclude all conditions, warranties, or representations that may apply to our site.

We will not be liable for:

- Loss of profits, revenue, or business
- Business interruption or downtime
- Loss of data or goodwill
- Indirect or consequential damages

We are not liable for damage from viruses or malware contracted through use of our site or third-party links.

Governing law and jurisdiction

These terms of use, their subject matter, and their formation are governed by English law. You and we both agree that the courts of England and Wales will have exclusive jurisdiction.

Contact us

To contact us, please email info@lumoraaccounting.co.uk or use the contact form on our website.

Contact Information For any questions regarding these policies, please contact us at:

- Email: info@lumoraaccounting.co.uk
- or use the contact form on our website.

Thank you for visiting Lumora Accounting.