



Terms and Conditions

Quinn Oath Advisory Limited

Version: 1.0

Last Updated: 20 May 2026

Review Frequency: Annual or as required

1. Introduction

These Consultancy Terms & Conditions apply to consultancy, advisory, interim, governance, compliance, risk, oversight, assurance, and related professional services provided by Quinn Oath Advisory Limited.

By instructing or engaging Quinn Oath Advisory Limited, the client agrees to these terms unless otherwise agreed in writing.

These terms should be read alongside any proposal, statement of work, engagement letter, quotation, or contractual agreement issued in connection with the services.

2. Services

Services provided by Quinn Oath Advisory Limited will be agreed in writing prior to commencement of work and may include consultancy support, advisory services, interim leadership, framework development, governance reviews, compliance oversight, regulatory remediation, Consumer Duty support, assurance activity, or related professional services.

The scope of services, deliverables, timelines, responsibilities, and fees will be set out within the relevant proposal, statement of work, or engagement documentation.

Any work requested outside the agreed scope may require additional fees, revised timelines, or updated contractual arrangements.

3. Professional Standards

Quinn Oath Advisory Limited will provide services with reasonable skill, care, diligence, and professional integrity.

Advice, recommendations, observations, findings, and challenge provided as part of the engagement will be based on professional judgement, information made available at the time, and relevant regulatory or operational considerations where applicable.

Quinn Oath Advisory Limited may identify risks, weaknesses, gaps, or concerns during the course of an engagement and reserves the right to raise these openly and professionally.



4. Client Responsibilities

The client is responsible for providing accurate, complete, and timely information necessary for the delivery of services.

The client remains responsible for operational decisions, implementation activity, regulatory accountability, governance arrangements, and management oversight unless otherwise agreed in writing.

Delays in providing information, approvals, access, documentation, systems access, or responses may impact delivery timelines and project outcomes.

The client agrees to maintain professional and respectful communication throughout the engagement.

5. Fees and Payment

Fees, charging arrangements, payment terms, expenses, and invoicing schedules will be agreed in writing before services commence.

Invoices must be paid within the agreed payment period stated on the invoice unless otherwise agreed in writing.

Quinn Oath Advisory Limited reserves the right to charge interest on overdue invoices in accordance with applicable legislation.

Where payments become materially overdue, Quinn Oath Advisory Limited reserves the right to suspend or terminate services until outstanding amounts are settled.

Reasonable expenses incurred in connection with the delivery of services may be charged where agreed as part of the engagement.

6. Confidentiality

Both parties agree to maintain the confidentiality of non-public, commercially sensitive, regulatory, operational, or proprietary information disclosed during the course of the engagement.

Confidential information will not be disclosed to third parties unless:

- disclosure is required by law or regulation,
- disclosure is necessary for professional advisers, insurers, or service providers supporting the business,
- the information is already publicly available,
- or disclosure has been authorised by the relevant party.

Confidentiality obligations shall continue following termination of the engagement.



7. Data Protection

Quinn Oath Advisory Limited will process personal data in accordance with applicable UK data protection legislation, including UK GDPR and the Data Protection Act 2018.

Both parties agree to comply with applicable data protection obligations relating to any personal data shared during the engagement.

Further information regarding data handling is available within the Quinn Oath Advisory Limited Privacy Policy.

8. Intellectual Property

Unless otherwise agreed in writing, intellectual property rights relating to methodologies, templates, materials, frameworks, documents, reports, presentations, processes, and working materials developed by Quinn Oath Advisory Limited shall remain the property of Quinn Oath Advisory Limited until payment has been received in full.

The client may use final deliverables internally for the purposes for which they were provided but may not reproduce, distribute, commercially exploit, or share materials externally without prior written permission unless otherwise agreed.

9. Reliance on Advice

Services provided by Quinn Oath Advisory Limited constitute professional consultancy support and guidance only.

Nothing provided by Quinn Oath Advisory Limited constitutes legal advice unless expressly agreed in writing.

The client remains responsible for all operational, strategic, governance, regulatory, commercial, and implementation decisions arising from or connected to the engagement.

10. Limitation of Liability

To the fullest extent permitted by law, Quinn Oath Advisory Limited shall not be liable for any indirect, consequential, incidental, or special loss arising from the provision of services.

Liability in relation to any claim arising from services provided shall be limited to the total fees paid by the client for the relevant engagement giving rise to the claim.

Nothing within these terms excludes liability where liability cannot legally be excluded under applicable law.

11. Conflicts of Interest

Quinn Oath Advisory Limited will take reasonable steps to identify and manage actual or potential conflicts of interest.



Where a conflict cannot reasonably be managed, Quinn Oath Advisory Limited reserves the right to decline or terminate an engagement.

12. Termination

Either party may terminate the engagement in accordance with the notice provisions set out within the relevant agreement or statement of work.

Quinn Oath Advisory Limited reserves the right to terminate services immediately where there is:

- serious breach of these terms,
- unlawful conduct,
- non-payment,
- abusive or inappropriate behaviour,
- or circumstances creating unacceptable professional, legal, or regulatory risk.

Termination shall not affect accrued rights, outstanding fees, confidentiality obligations, or intellectual property rights.

13. Force Majeure

Quinn Oath Advisory Limited shall not be liable for delay or failure to perform obligations resulting from events outside reasonable control, including but not limited to illness, technology failure, cyber incidents, severe weather, utility outages, industrial disputes, or government restrictions.

14. Governing Law

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

Any dispute arising in connection with these terms or the services provided shall be subject to the jurisdiction of the courts of England and Wales.

Quinn Oath Advisory Limited

Registered in England and Wales No. 17230832