

## ARTWORK GUIDE – THE BASICS

On the following pages you will find lots of help to enable you to prepare your files for printing. But before you get too bogged down in the technical side of things, here are a few basics to remember....

### FILE TYPE

To enable quick and successful processing, our production workflow is based purely on PDF. If you supply any other type of file, there is the potential for errors in layout, colour, quality, and even content! We can accept other file types, but be aware that the conversion and formatting of these can incur heavy additional costs. These can be estimated before we start your job, but may build up if we find that a lot of work needs to be done.

Many modern programs have a facility built-in to convert your document to PDF, but make sure that your settings are correct. Many conversion facilities default to settings suitable for uploading to the web. These are far too low quality for printing. Two things you must ensure are 1) images are not downsampled, and 2) fonts are embedded (which leads us to)....

### FONTS

There are so many fonts available nowadays, many for free, and we simply cannot hold them all. One of the advantages of PDF is that you have the ability to embed fonts within the file (so we don't need them). If you are not able to convert your file to PDF, then we will need any fonts you have used to enable us to reproduce your work faithfully. In this case, most font licences require you to delete them from your system while we have them on ours.

### COLOURS

For lithographic printing, all colours must be in CMYK format. Our digital presses are more forgiving, so RGB quite often will convert acceptably.

Here are a couple of FREE utilities which you may find useful:-

[www.zamzar.com](http://www.zamzar.com) - here you can upload most Microsoft files and have them converted to PDF or other format

[www.cutepdf.com](http://www.cutepdf.com) - here you will find CutePDF Writer, a free program which we have found will turn most files into printable PDFs (but do check your settings)

### FINALLY - CHECK YOUR PDF !!!

It's amazing how many PDFs we receive which haven't been checked. PLEASE PLEASE check yours before you send it. Zoom in on images and text to make sure they are at high enough resolution. Make sure no text has gone missing or reflowed onto another page.

### AND AFTER YOU HAVE CHECKED IT - CHECK IT AGAIN !!!

You may find that, especially for lithographic printing, some of the technicalities are a bit too much to grasp, which is why we are happy to help you with your project. After all, we can all hold a spanner but it doesn't mean we can fix the plumbing, or the brakes on our car. Our graphic artists have many years of print and design experience behind them. A small fee invested in this expertise could save you a disaster!

Happy reading.....

# Artwork

We specialise in printing orders from digital artwork supplied. Our highly regarded Pre-Print Checking system incorporates a number of steps designed to ensure that the finished work we produce not only meets, but exceeds, your expectations. We like to think of our relationship as a partnership and, as with any partnership, a great outcome depends on partners working together.

Please check the Artwork guidance notes on the following pages which will ensure that your work proceeds quickly and efficiently to a successful outcome to the benefit of everyone.

## Sending Your Files

Files can be submitted by a number of methods. Files smaller than 20Mb can be emailed to us. For larger files, we recommend sending them to us via one of the free upload sites such as [www.yousendit.com](http://www.yousendit.com) or [www.mailbigfile.com](http://www.mailbigfile.com), or via the free File Upload facility on our website. Alternatively, they can be provided on hard media such as CD/DVD or memory stick. Using a good compression program can significantly reduce your file sizes and thus make upload times quicker. WinZIP has evolved as reliable and cost-effective.

## File Format

We use the very latest Adobe PDF (Portable Document Format) RIP in our pre-press department and our workflow is based on working with files sent to us as PDFs. Whenever possible, all work should be presented to us in this format. We can accept files in other formats but they will require conversion by us (see charges at the end of this guide).



Your PDF should be prepared at press quality with artwork centred on pages. Please refer to the following pages for full details on artwork preparation. Please ensure that you carefully check your PDF before sending it to us. Whilst software is usually reliable there is still a real possibility that something changes in the conversion from native file format to PDF. Since the PDF is the only origination we have to work with all our processes are designed to ensure that the finished print matches the PDF supplied. Our commitment is to ensure that this is the case and we cannot accept responsibility for a problem with finished print when this matches the PDF.

For multi-page documents, send us a file containing all pages in the correct order. Our imposition software will re-arrange your pages for printing.

We can offer guidance and technical support for which we charge on a time basis.

Our highly regarded Pre-Print Checking system incorporates a number of steps designed to ensure that the finished work we produce not only meets, but exceeds your expectations.



# Artwork

## Continued

### File Pre-Print Check

Our detailed Pre-print Checking is a highly regarded part of our service. Checking is highly recommended. When you opt for your file to be pre-print checked, it will be reviewed by an experienced designer and checked by our proof readers.

We check for:

Artwork being central and backing up correctly.\*

That there is sufficient Bleed and Quiet Area.\*

That fonts are embedded.\*

That all elements of the job are CMYK (RGB and Pantone colours may not print as expected in Full Colour).\*

That the quality of pictures and text is to print standard.\*

That there is colour consistency and wherever possible that the colours specified will print as perceived on screen.\*

\* Please read on for an explanation of these items.

We also carry out a rigorous proof reading exercise which, whilst not guaranteed to pick up every error, has proved a 'lifesaver' many



times in the past where embarrassing and costly mistakes have been picked up. Every day we spot errors which could have been at least embarrassing and at most could render the printed job unusable. Often this is in work which was looked at by several people before the PDF was submitted!!

Where potential problems are highlighted we will (with your agreement) correct them if practical. Minor corrections can often be carried out at no extra charge. Alternatively we will request a corrected file.

*Please note:* A further pre-print checking charge will be payable if you wish us to check your replacement file.

If you opt out of Pre-print checking your job will not be checked and will go through our automated pre-press system. It will not be seen by 'human eyes' before it is on press by which time it will either be too late, or very expensive, to correct!

Pre-print checking and conversion charges are shown at the end of this guide.

### Artwork central and backing up correctly

It is important that artwork is positioned centrally on the layout. Our pre-press system works from the centre of the page in aligning jobs for print. At pre-press the correct size aperture for the job to be printed is filled with the image on the page running out from the page centre. If a job is off centre then potentially only a portion of the job will appear in the aperture and be printed! (fig.1)

It is also important that jobs back up correctly with the orientation of each page being the same. We strongly recommend printing proofs from the PDF you have created to your own printer prior to submission. (fig.2) If the sheet holding the reverse image must be rotated to back up correctly with the front then the file should be altered! Making a physical mock up will highlight potential errors which are not easy to see on screen. (fig.3)

fig. 1

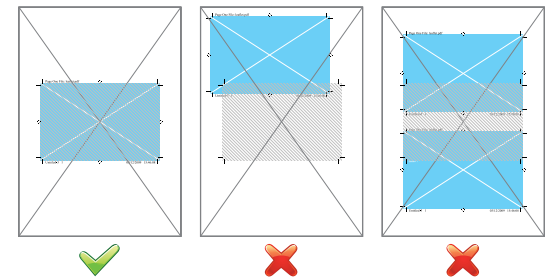


fig. 2

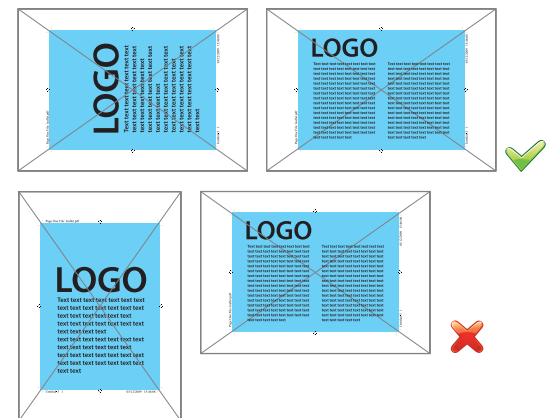


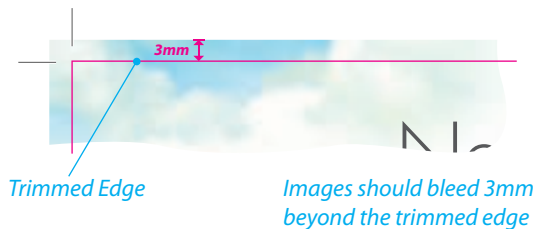
fig. 3



## Bleed and Quiet Border

Understanding the need for Bleed and a Quiet Border is vital if we are going to achieve an excellent finished print job. We require Bleed to allow for the tolerance of our guillotines (the machine used for cutting your job after printing). Even with our state of the art equipment there is a margin of error with the operation. If your image finishes exactly at the edge of your required finished size then these small deviations may produce unsightly white flashes at the edge of your print. By extending your background colour or image beyond the edge of your finished job the effects of the same deviations are not noticeable.

We recommend that elements intended to go to the very edge of your finished job should extend 3mm beyond the edge.



A Quiet Border is the distance you should allow from the edge of your finished page size for text, diagrams or images not going to bleed. The reason for the border is again the tolerance in cutting. If you have a design where the text runs to the very edge then any cutting deviation will result in some of your text being cut off!! With a very small Quiet Border even the smallest cutting deviation could result in the finished job looking uneven. We recommend a Quiet Border where there is no text etc. of at least 5mm around the edges of your job.



## Fonts

When creating your PDF it is important to specify that fonts used should be embedded. This is normally a tick box in the PDF export area of the program or an option in an external PDF creator. If fonts are not embedded this can lead to unwanted fonts substitutions and reject print.

## Photographs & Graphics

Photographs should be scanned at the size required in your artwork at 400dpi and saved as CMYK images (the only exception to the CMYK rule is images for Hexachrome Printing which should be sent as RGB because we can then use the full colour gamut in the conversion process).

*Please note:* It is important that images are originated at this high quality. Re-sampling an image of a lower resolution (say 72dpi from the internet) to 400dpi does not improve its quality or make it suitable for high quality print. Ensure that your PDF creation program does not 'downsample' images.

Monitor calibration is a big consideration when scanning and colour balancing. If your monitor is not calibrated the image you see on screen may differ from the image on the final print. We recommend obtaining our Hard Copy Colour Charts. As well as a comprehensive range of colour swatches these include an image which is called 'Ole No Moire'. The same image is available as a file on request, which also includes calibration instructions.

By opening the Ole No Moire image on your screen and comparing it with the image on the Chart, it is possible to carry out a fair calibration of your monitor. Once this has been done, when you view a photo on screen, it will be a close rendition of the press print. Where images are built up using a number of layers and transparencies it is important that these are 'flattened' before creating the PDF. Un-flattened transparencies are notorious for causing print problems. Flattening your work will ensure that the finished print is as expected without compromising the creative intent.



*The Ole No Moire image is useful in carrying out basic monitor calibration.*

# Artwork

## Continued

### Colour Matching

Throughout your design the colours used must be CMYK colours. There are a large number of variables which can affect the colour produced during Full Colour Printing. Simply looking at the appearance of colours on a monitor, especially if no monitor calibration has been carried out (please see the previous 'Photographs and Graphics' section), is unlikely to accurately represent printed colour results. In just the same way an un-calibrated desktop printer, such as a laser or inkjet may well produce very different colours to those produced on a professional printing press.

Rather than leaving colour matching to chance and 'keeping your fingers crossed' we strongly recommend that colours are chosen from our Hard Copy Colour Charts. We have produced two Charts (one printed on coated material and the other on uncoated) which each show over 1000 colours together with their CMYK values. The advantage of using these charts is that they are exactly matched to our presses. When a colour is chosen from the swatch sheets and the CMYK values selected in your design you can be confident that the finished result will closely match your expectations.

Our Colour Swatch Booklets are available for £7.50 each or £10.00 for the pair (+VAT and carriage). They are an invaluable and accurate way of ensuring predictable colour.

*Please note:* Where you have a particular colour issue, for example a requirement to match to a specific company colour or a previously printed job, this MUST be brought to our attention at the order stage. We cannot be held responsible if your printed work does not match your requirements unless those requirements are brought to our attention before we print.

### Proofs

Our normal service does not include proofs. At pre-press we check that our printing will match the files provided. By dispensing with the need for proofs to be signed before print commences, we have greatly improved the speed and efficiency of our service. However, we recognise that in some circumstances proofs are desirable and we are pleased to produce these from your Digital Artwork prior to printing. Please be aware that sending proofs will add time to the overall turnaround.

We offer three types of proofs, PDF Proofs, Digital Proofs, and Wet Proofs:

**PDF Proofs:** These are sent digitally via Email or through a download system for larger files. They are a 'normalised PDF', produced from our pre-press system and are an exact representation of what we will print. They are ideal for checking layout and content but are only as accurate as your monitor calibration with regards to colour.

**Digital Proofs:** These are produced on our high resolution digital printers and, although they are not calibrated to our presses, do offer a very good representation of your printed job.

**Wet Proofs:** These are an exact match to the job which will eventually be printed since they are a small run of the finished job on press. We would always recommend a small run of print (to be used as a wet proof) prior to any very large run of print. Wet proofs are charged at the cost of the smallest run of the job.

### Charges for file processing, pre-print checks etc.

No checking: £2 per file processing charge

Pre-print check: £5 per file (£10 for booklets)

File conversion to PDF and pre-print check: £15 (£25 for booklets)

We are able to assist with the preparation and/or correction of files by email, telephone or face-to-face. This is charged at £30 per hour.



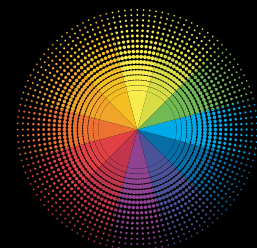
# Print-Out

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Email: [info@print-out.co.uk](mailto:info@print-out.co.uk)

[www.print-out.co.uk](http://www.print-out.co.uk)



The following Terms and Conditions constitute the entire agreement between the parties and supersede any previous agreements, warranties, representations, undertakings or understandings between the parties and may not be varied except in writing.

## 1. Definitions

- a. "Seller" means Print-Out, High Street, Histon, Cambridge CB24 9JE
- b. "Buyer" means the party contracting with the Seller to acquire the good and services supplied under these terms and conditions.
- c. "Work" means all goods and services supplied by the Seller to the Buyer.
- d. "Intermediates" means all products produced during the manufacturing process including, but not restricted to, discs, film, plates and intellectual property.
- e. "Preliminary Work" means all work done in the conceptual and preparatory stages (including, but not restricted to, consultation, liaison, design, artwork and file processing).
- f. "Electronic File" means any text, illustration or other matter supplied or produced by either Party in digitised form via any electronic medium.
- g. "Periodical Publications" means publications produced at (normally regular) intervals.
- h. "Insolvency" means the Buyer is in a position where it is unable to pay its debts or has a winding up petition issued against it or has a receiver, administrator or administrative receiver appointed to it or being a person who commits an act of bankruptcy or has a bankruptcy petition issued against him.

## 2. Payment

- a. Estimates are based on the Seller's current costs of production and, unless otherwise agreed in writing, are subject to amendment to meet any rise or fall in such costs that have occurred by the time of delivery.
- b. Estimates are given exclusive of taxes and the Seller reserves the right to charge and the Buyer will pay any VAT or other tax payable.
- c. All work carried out shall be charged. This includes all Preliminary Work whether or not the Buyer agrees to that work being taken forward to production.
- d. Any additional work required of the Seller by reason of the Buyer supplying inadequate copy, incomplete or incorrect instructions, unsuitable, unusable or insufficient materials; or late delivery of the same shall be charged extra.
- e. Payment shall become due before delivery of the Work. The Seller, at his absolute discretion, may ask for part or full payment in advance of starting the Work.
- f. Unless otherwise agreed in writing, the price of the Work will be "ex-works" and delivery shall be charged extra.
- g. Should the Work be suspended or delayed by the Buyer for any reason, the Seller shall be entitled to charge for storage and for loss of or wastage of resources that cannot otherwise be used.
- h. Should the suspension or delay in 2(g) above extend beyond 30 days, the Seller shall be entitled to immediate payment for work already carried out, materials specially ordered and any other costs.
- i. Credit facilities may be granted to applicants who complete the Seller's Credit Account Application Form and who satisfy the Seller's criteria as set out from time to time. Where such facilities are granted, payment is due by the end of the month following the month of invoice. The Seller is aware of their right to charge reasonable costs of recovery, and interest at 8% above the Reference Rate on any outstanding sums due in accordance with the Late Payment of Commercial Debts (Interest) Act 1998, and may exercise this right at their discretion. Should the Seller exercise this right, all invoices will become due and payable immediately and will be treated as overdue items. The Seller reserves the right to withdraw credit facilities at any time, without having to give any reason and, in such a case, all outstanding invoices become due and payable immediately.

## 3. Delivery

- a. Delivery of the Work shall be accepted when tendered.
- b. Unless otherwise agreed in writing, completion and delivery times are a guide only and, whilst the Seller will make every effort to adhere to proposed timescales, time is not of the essence in any contract with the Buyer.

- c. Unless otherwise agreed in writing, (in which case an extra charge may be made) delivery will be to kerbside at the Buyer's address and the Buyer will make arrangements for off-loading and for any additional transportation to its storage facility.

- d. Subject to any agreement as per 3(c) above, delivery involving difficult access and/or unreasonable distance from vehicular access shall entitle the Seller to make an extra charge to reflect its extra costs.

- e. Should expedited delivery be agreed the Seller shall be entitled to make an extra charge to cover any overtime or any other additional costs.

## 4. Materials supplied or specified by the Buyer

### 4.1 Electronic Files

- a. It is the Buyer's responsibility to maintain a copy of any original Electronic File provided to the Seller.
- b. The Seller shall not be responsible for checking the accuracy of supplied input from an electronic file unless otherwise agreed in writing.
- c. Without prejudice to clause 4.2(b), if an electronic file is not suitable for outputting on equipment normally adequate for such purposes without adjustment or other corrective action the Seller may make a charge for any resulting additional cost incurred or may reject the file without prejudice to his rights to payment for work carried out and/or materials purchased.

### 4.2 Other Materials

- a. All other materials owned by the Buyer and supplied to the Seller for the production of the Work, including type, plates, film, negatives, positives, electronic files and the like shall remain the Buyer's exclusive property. However where the content is generated by the Seller, the Seller may, in order to protect his intellectual property rights and at his absolute discretion, replace such material with unused material of a similar or better quality.
- b. The Seller may reject any film, discs, paper, plates, electronic files or other materials supplied or specified by the Buyer which appear to the Seller to be unsuitable for the purpose intended. Additional costs incurred if materials are found to be unsuitable during production may be charged except that if the whole or any part of such additional cost could have been avoided but for unreasonable delay by the Seller in ascertaining the unsuitability of materials then the Buyer shall not be charged that amount.
- c. Without prejudice to clause 4.2(b), where materials are so supplied or specified, and the Seller so advises the Buyer, and the Buyer instructs the Seller in writing to proceed anyway, the Seller will use reasonable endeavours to secure the best results, but shall have no liability for the quality of the end-product(s).

- d. Quantities of materials supplied by the Buyer shall be adequate to cover normal spoilage. Any costs incurred as a result of shortages, will be charged in addition to the estimated price.

### 4.3 Risk and storage

- a. Buyer's property and all property supplied to the Seller by or on behalf of the Buyer shall, while it is in the possession of the Seller or in transit to or from the Buyer, be deemed to be at Buyer's risk unless otherwise agreed in writing and the Buyer should insure accordingly.
- b. The Seller shall be entitled to make a reasonable charge for the storage of any Buyer's property left with the Seller before receipt of the order or after notification to the Buyer of completion of the work.

### 4.4 Finished Goods

- a. The risk in the Work and all goods delivered in connection with the Work shall pass to the Buyer on delivery and the Buyer should insure accordingly.
- b. On completion of the Work, the Seller will store the Buyer's materials and Work for a maximum of one month, after which time they will be destroyed without further notice.

## 5. Materials and equipment supplied by the Seller

- a. All physical materials owned by the Seller, and electronic files and media used in the production of the Work or Intermediates, shall remain the Seller's exclusive property.
- b. Film, plates, tapes, discs, electronic files and any other materials utilised in the production of the Work shall be destroyed one month after the order is executed unless written arrangements are made to the contrary. In the latter event, storage shall be charged to the Buyer.
- c. The Seller shall not be obliged to download or upload any digital data from his equipment or supply the same to the Buyer on any portable media or by any communication link.

## **6. Retention of Title**

a. The Work remains the Seller's property until the Buyer has paid for it and discharged all other debts owing to the Seller.

b. If the Buyer becomes subject to Insolvency and the Work has not been paid for in full the Seller may take the goods back and, if necessary, enter the Buyer's premises to do so, or to inspect and/or label the goods so as to identify them clearly.

c. If the Buyer shall sell the goods before they have been paid for in full he shall hold the proceeds of sale on trust for the Seller in a separate account until any sum owing to the Seller has been discharged from such proceeds.

d. Where the Buyer is in breach of these Terms or performs any act of Bankruptcy or Insolvency the Seller reserves the right to approach the Buyer's customer and to offer the Work directly to them, notwithstanding the fact that this will involve advising the Buyer's customer that the Buyer is in breach or in default.

## **7. Proofs and variations**

a. The Seller shall incur no liability for any errors not corrected by the Buyer where the Buyer has been provided with proofs. The Buyer's alterations and additional proofs necessitated thereby shall be charged extra. When style, type, layout or design is left to the Seller's judgement, changes thereto made by the Buyer shall be charged extra.

b. Where the Buyer specifically waives any opportunity to examine proofs, the Seller is indemnified by the Buyer against any and all errors in the finished Work.

c. Colour proofs: Due to differences in equipment, paper, inks and other conditions between colour proofing and production runs, a reasonable variation in colour between colour proofs and the completed job will be deemed acceptable.

d. Variations in quantity: Every endeavour will be made to supply the quantity ordered, but is subject to a variation of up to 5 per cent, the same to be charged for or deducted.

## **8. Claims and Liability**

a. Advice of damage, delay or loss of goods in transit or of non-delivery must be given in writing to the Seller and the carrier within three clear days of delivery (or, in the case of non-delivery, within 3 days of notification of despatch of the goods) and any claim in respect thereof must be made in writing to the Seller and the carrier within seven clear days of delivery (or, in the case of non-delivery, within 7 days of notification of despatch). All other claims must be made in writing to the Seller within 14 days of delivery. The Seller shall not be liable in respect of any claim unless the aforementioned requirements have been complied with except in any particular case where the Buyer proves that (i) it was not possible to comply with the requirements and (ii) the claim was made as soon as reasonably possible.

b. If the Work is defective so that the Buyer may in law reject it, said rejection must take place within 7 days of delivery of the goods, failing which the Buyer will be deemed to have accepted the Work.

c. In the event of all or any claims or rejections the Seller reserves the right to inspect the Work within seven days of the claim or rejection being notified.

d. Insofar as is permitted by law where Work is defective for any reason, including negligence, the Seller's liability (if any) shall be limited to rectifying such defect, or crediting its value against any invoice raised in respect of the Work.

e. Where the Seller performs its obligations to rectify defective Work under this condition the Seller shall not be liable for indirect loss, consequential loss or third party claims occasioned by defective Work and the Buyer shall not be entitled to any further claim in respect of the Work nor shall the Buyer be entitled to repudiate the contract, refuse to pay for the work or cancel further deliveries.

f. Defective Work must be returned to the Seller before replacement or credits can be issued. If the Work is not available to the Seller, the Seller will hold that the Buyer has accepted the Work and no credits or replacement Work will be provided.

g. The Seller shall not be liable for indirect loss, consequential loss or third party claims occasioned by delay in completing the work or for any loss to the Buyer arising from delay in transit, whether as a result of the Seller's negligence or otherwise.

h. Where the Seller offers to replace defective Work the Buyer must accept such an offer unless he can show clear cause for refusing so to do. If the Buyer opts to have the replacement work carried out by any third party without reference to the Seller, the Buyer automatically revokes his right to any remedy from the Seller, including, but not restricted to, the right to a credit in respect of Work done by the Seller.

i. Where the Work will be forwarded by or on behalf of the Buyer to a third party for further processing, the Buyer will be deemed to have inspected and approved the Work prior to forwarding and the Seller accepts no liability for claims arising subsequent to the third party's processing.

j. The Seller reserves the right to reject any work forwarded to him after initial processing by a third party as soon as is reasonably practicable without processing the work any further. Should the Buyer require the Seller notwithstanding to continue, then the Seller is only obliged to do so after confirmation from the Buyer in writing.

k. Nothing in these conditions shall exclude the Seller's liability for death or personal injury as a result of its negligence.

## **9. Insolvency**

Without prejudice to other remedies, if the Buyer becomes insolvent, the Seller shall have the right not to proceed further with the contract or any other work for the Buyer and be entitled to charge for work already carried out (whether completed or not) and materials purchased for the Buyer, such charge to be an immediate debt due to him. Any unpaid invoices shall become immediately due for payment.

## **10. General Lien**

Without prejudice to other remedies, in respect of all unpaid debts due from the Buyer the Seller shall have a general lien on all goods and property of or provided by the Buyer in his possession (whether worked on or not) and shall be entitled on the expiration of 14 days' notice to dispose of such goods or property as agent for the Buyer in such manner and at such price as he thinks fit and to apply the proceeds towards such debts, and shall when accounting to the Buyer for any balance remaining be discharged from all liability in respect of such goods or property.

## **11. Illegal matter**

a. The Seller shall not be required to produce any matter which in his opinion is or may be of an illegal or libellous nature or an infringement of the proprietary or other rights of any third party.

b. The Seller shall be indemnified by the Buyer in respect of any claims, costs and expenses arising out of the production of the Work by the Seller for the Buyer of any illegal or unlawful matter including matter which is libellous or which infringes copyright, patent, design or any other proprietary or personal rights. The indemnity shall include (without limitation) any amounts paid on a lawyer's advice in settlement of any claim that any matter is libellous or constitutes such an infringement.

## **12. Periodical publications**

A contract for the production of a periodical publication may not be terminated by either party unless 13 weeks notice in writing is given in the case of periodicals produced monthly or more frequently, or 26 weeks notice in writing in the case of other periodicals. Notice must be given after completion of work on any one issue. Nevertheless the Seller may terminate any such contract forthwith should any sum due thereunder remain unpaid.

## **13. Force majeure**

The Seller shall be under no liability if he shall be unable to carry out any provision of the contract for any reason beyond his reasonable control including Act of God, legislation, war, fire, flood, drought, inadequacy or unsuitability of any instructions, electronic file or other data or materials supplied by the Buyer, failure of power supply, lock-out, strike or other action taken by employees in contemplation or furtherance of a dispute, or owing to any inability to procure materials required for the performance of the contract. During the continuance of such a contingency the Buyer may by written notice to the Seller elect to terminate the contract and pay for work completed and materials used, but subject thereto shall otherwise accept delivery when available.

## **14. Data Protection**

Pursuant to Clause 2(i) herein, the Buyer is hereby notified that the Seller may transfer personal information about the Buyer to a Credit Agency.

## **15. Law**

These conditions and all other express and implied terms of the contract shall be governed and construed in accordance with the laws of England and the parties agree to submit to the jurisdiction of the courts of England and Wales. Nothing in these Terms shall affect the rights of Consumers.

## **16. Notices**

All specifications and notices relied on by either party and all variations to this agreement must be in writing and include a duly authorised signature.

## **17. Severability**

All clauses and sub-clauses of this Agreement are severable and if any clause or identifiable part thereof is held to be unenforceable by any court of competent jurisdiction then such enforceability shall not affect the enforceability of the remaining provisions or identifiable parts thereof in these Terms and Conditions.