

ANDERSON & ORCHARD LTD

Terms and Conditions

The terms on which Anderson & Orchard Ltd provides guidance, application support and student finance application support.

Anderson & Orchard Ltd · Registered in England and Wales · Company No. 17140585 · Registered office: 16 Dancer Road, Richmond, England, TW9 4LA

Version 1.0 · Effective 7 October 2026

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Version 1.0 — effective 7 October 2026.

This document is published on our website and is reviewed at least once a year, and whenever the law or what we do changes.

Our details

Who we are. Anderson & Orchard Ltd is a private limited company registered in England and Wales under company number 17140585, whose registered office is 16 Dancer Road, Richmond, England, TW9 4LA. We trade as Anderson & Orchard.

What this organisation is. We provide guidance on higher education routes, application support and student finance application support to adults, particularly those without traditional qualifications and those returning to study. We are not a university, college or awarding body, and we do not decide admissions or student finance.

Our data protection contact. Our Managing Director is responsible for data protection and can be reached using the contact details published on our website, or by post at our registered office above.

Version. Version 1.0, effective 7 October 2026. We review this document at least once a year and whenever what we do changes.

About these terms and about us

These are the terms on which Anderson & Orchard Ltd provides its services. Anderson & Orchard Ltd is a company registered in England and Wales, company number 17140585, registered office 16 Dancer Road, Richmond, England, TW9 4LA ("we", "us", "our").

You can contact us using the contact details published on our website, or by post at our registered office: 16 Dancer Road, Richmond, England, TW9 4LA.

These terms apply when you ask us for guidance, application support or student finance application support. They apply from the moment you engage us, and they are the whole agreement between us apart from anything we agree in writing later and anything you are entitled to by law.

If you are a business or an organisation rather than an individual consumer, tell us, because different terms will apply.

What our service is

We help adults — particularly those without traditional qualifications, and those returning to study — find and get onto a suitable higher education course. Depending on what you ask for, our service can include:

- talking through your circumstances, your experience and what you want to achieve;
- explaining the routes available and the entry requirements of each;
- helping you choose which courses and which providers to apply to;
- helping you prepare the application: personal statement, evidence of prior learning, references and deadlines;
- reviewing a draft you have written and suggesting changes;
- helping you understand the student finance rules and complete an application correctly;
- keeping in contact with you through the application cycle and telling you what happens next.

We will confirm in writing what you have asked us to do, what we will deliver, when, and what it costs, before you are committed to paying anything.

What our service is not

We want to be completely clear about the limits of what we do, because misunderstanding them causes most complaints in this sector.

- **We are not a university, college or awarding body.** We do not deliver courses, award qualifications or employ your teaching staff. The courses we tell you about are delivered and awarded by the university or college named on the relevant course page and in your written quote.
- **We do not decide admissions.** The university decides whether to make you an offer and whether to accept you. We cannot guarantee an offer, a place, or a particular grade.
- **We do not decide student finance.** Student Finance England decides eligibility and entitlement. We help you understand the published rules and complete the application. We cannot guarantee that you will receive funding, or how much.
- **We do not guarantee progression.** Progressing from one qualification to a degree depends on your results, the receiving university's entry requirements and available places. It is not automatic.
- **We do not give legal, tax or financial advice,** and we do not recommend whether to borrow or how to manage money.
- **We are not your agent in any legal sense** unless we say so in writing. We send an application on your behalf only where you have asked us to and told us what to send.

How we are paid. We receive a fee from the university or college when a student we have supported enrolls. That is why we will show you more than one route and tell you when a cheaper or better-fitting option exists, including options where we would earn nothing.

Your responsibilities

To use our service you must be 18 or over, or be applying with the involvement of a parent or guardian. You agree to:

- give us information that is accurate, complete and your own, and tell us promptly if anything changes;
- not ask us to include anything in an application that is untrue, misleading or written by someone else in a way that would breach the university's rules — if you do, we may stop working with you;
- meet the deadlines we agree, including deadlines set by the university and by Student Finance England;
- keep your own copies of anything you send us;
- tell us about any access requirement or adjustment you need so we can take it into account.

Fees, quotes and payment

Our fee, what it covers and when it is payable are set out in the written quote we give you before you commit to anything. Every price we quote includes VAT where VAT applies.

We will give you a written quote before you are committed to anything. The quote sets out the total price including VAT, what is included, what is not, when the work starts and when the fee is payable. We will not charge you for anything that was not in the quote without your agreement first.

We do not take payment by card on this website. Payment is made by bank transfer against our invoice, or by the method set out in your written quote. If you do not pay when payment is due, we may pause work until it is paid, but we will tell you first and we will not charge you extra for doing so.

We never charge a fee for a funding outcome. Our fee does not depend on whether you are offered a place or receive student finance, and if a route is not funded we will tell you that before you pay us anything.

Information we must give you before you are bound

The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 require us to give you the following information before you are bound, and it is shown to you before you pay.

What we must tell you	Our answer
Our identity, trading name and geographical address	Anderson & Orchard Ltd, trading as Anderson & Orchard, 16 Dancer Road, Richmond, England, TW9 4LA
The main characteristics of the service	Guidance on higher education routes, application support, and student finance application support, as described in the written quote we give you.
Telephone number and email address	The telephone number and email address published on our website, which we keep current.
Total price, inclusive of VAT	Set out in the written quote we give you before you commit, inclusive of VAT where VAT applies.
Any delivery, postage or additional charges	None. Our services are provided remotely and our publications are delivered digitally.
How payment is made and when the service will be provided	Payment by bank transfer against our invoice. The start date is confirmed in your written quote.
Our complaint handling policy	We acknowledge complaints within 5 working days and give a full response within 20 working days.
The conditions, time limit and procedures for cancelling	14 days, as set out in the chapter on cancellation. Where digital content is supplied, the right to cancel is lost once the download begins and you have given the required consents.
The cost of using a means of distance communication, if above the basic rate	None beyond the normal charges of your telephone or internet provider.
The duration of the contract, or how it ends	Until the support set out in your written quote has been provided, or either of us ends it as set out in these terms.
The legal guarantee of conformity for services	You have statutory rights under the Consumer Rights Act 2015, described in the chapter on our liability and in the chapter on cancellation and refunds.

Your right to cancel

Because you are a consumer and you are engaging us at a distance, you have the right to cancel within **14 days** of the day we enter into the agreement with you, without giving a reason.

To cancel, tell us clearly. You can email the contact details published on our website or write to 16 Dancer Road, Richmond, England, TW9 4LA. A clear statement that you want to cancel is enough — you do not need a particular form, although using our model cancellation form makes it easier for both of us. We will confirm receipt of your cancellation.

If we have already started work at your request. If you asked us to begin before the 14 days were up — for example because an application deadline was close — and you then cancel, you must pay for the part of the service we had completed when you cancelled. We will tell you the amount, and how it was calculated, when you cancel. We will not deduct more than the proportion of the work done.

We will refund you within **14 days** of the day you cancel, using the same method you paid with, and we will not charge you a fee for the refund.

Refunds outside the cancellation period

If something has gone wrong with our service and it is not what we agreed, you have rights under the Consumer Rights Act 2015 as well as any right to cancel described above. Tell us as soon as you can and we will look into it. Depending on what happened, the remedy can be to redo the work, or to reduce the price and refund the difference.

The following are not grounds for a refund, and we will explain this to you before you pay us: a university declining your application; Student Finance England refusing funding or awarding less than you hoped; you changing your mind after the 14-day period about wanting to study; or a change in the provider's own course offer, timetable or fees.

The application and funding process

Applying for a course and applying for student finance are separate processes with separate decisions, and both are outside our control. The university's own terms, admissions policy and privacy notice apply to your application once it reaches them. Student Finance England's own rules and processes apply to your funding.

Student finance is only available for a designated course at a provider registered with the Office for Students. Whether a particular course is designated is a matter of fact you can check, and we will tell you the position for any course we discuss with you. Where we pass information to a university or to Student Finance England on your request, we do so on your instructions and tell you what we have passed on.

Access, materials and intellectual property

We will give you the drafts, documents and records we prepare for you. You may use them for your own application and your own study.

The written materials, templates, guides and website content we provide remain our intellectual property or that of our licensors. You may not copy them, resell them, publish them, or use them to provide a similar service to other people. If you share a document we wrote with a university as part of your application, that is fine — that is what it is for.

Our liability to you

We will provide our service with reasonable care and skill, as the Consumer Rights Act 2015 requires.

Nothing in these terms limits our liability for death or personal injury caused by our negligence, for fraud or fraudulent misrepresentation, or for anything else that the law does not allow us to limit. Your statutory rights are not affected by anything in this chapter.

Subject to that, we are responsible for loss you suffer that is a foreseeable result of our breaking these terms or failing to use reasonable care and skill, up to the total of the fees you have paid us under this agreement.

We are **not** responsible for: a decision by a university or by Student Finance England; loss caused by information you gave us that was inaccurate or incomplete; loss caused by you missing a deadline we did not set; loss of earnings, lost opportunity or indirect loss; or loss caused by an event outside our control.

Nothing we say or write is legal, tax or financial advice, and you should take your own advice before entering into any borrowing or funding arrangement.

Events outside our control

If we are prevented from doing what we promised by something outside our control — for example a supplier outage, a national emergency, or an illness that stops us working — we will contact you without delay, we will not charge you for the part of the service we could not provide, and the agreement will be suspended for as long as the problem lasts. If it lasts more than 30 days, either of us can end the agreement and we will refund anything you have paid for work we have not done.

Ending our agreement

You can end our agreement at any time by telling us. We can end it if you do not pay, if you ask us to do something dishonest, if you are abusive to our staff, or if we cannot provide the service and have told you why. If we end it, we will refund any fee you have paid for work we have not done.

Complaints and dispute resolution

If you are unhappy, contact us using the details published on our website and tell us what has gone wrong. We will acknowledge your complaint within 5 working days and give you a full response within 20 working days.

If we cannot resolve it between us, you can ask for the matter to be considered by a certified alternative dispute resolution provider. Our position is: We will consider a reasonable request to use a certified alternative dispute resolution provider, but we are not obliged to use alternative dispute resolution and neither are you.. We are not obliged to use alternative dispute resolution and neither are you, but we will consider a reasonable request.

You can also report a problem to Trading Standards through Citizens Advice. For a complaint about a higher education provider itself — as opposed to our service — you should use that provider's own complaints procedure, and, if unresolved, the Office for Students' arrangements for student complaints.

Changes to these terms

We may update these terms for future customers. We will not change the terms that apply to an agreement we have already made with you without telling you in advance, and if a change would disadvantage you, you may end the agreement and we will refund any fee you have paid for work we have not done.

Governing law and jurisdiction

These terms are governed by the law of England and Wales, and disputes may be brought in the courts of England and Wales. If you live in Scotland or Northern Ireland, you may bring proceedings in your own courts, and you keep the benefit of any mandatory protections in the law of the part of the UK where you live.