

Terms and conditions for the BT Cloud service

You should read these terms and conditions carefully as they contain important information. Please also read our Privacy Policy at bt.com/privacypolicy. It describes how we may use your personal information.

The basics

1. Who we are

We're British Telecommunications PLC of 81 Newgate Street, London, EC1A 7AJ. We're registered in England with company number 1800000. Everyone knows us as BT.

Some of the words and phrases in these terms and conditions have special meanings. Those words are explained below. They are printed in bold wherever they have the special meanings given below.

2. What words mean

agreement – the legally binding agreement between you and us for the **service**. The **agreement** is made up of the following.

- These terms and conditions
- If appropriate, the BT End User Licence Agreement (bt.com/eula)
- Our Tariff Guide (bt.com/tariffguide)
- Our Price List (bt.com/pricing)
- Our latest Privacy Policy (bt.com/privacypolicy)
- Our latest Acceptable Use Policy (bt.com/acceptableuse)
- Our latest Customer Complaints Code (bt.com/complaintscode)
- The latest version of any other policy we tell you about

BT ID – the username we'll give you and a password that you choose for when you use the **service**.

charges – the fees (if any) you pay for the **service** and any **service feature**, plus anything else you need to pay in line with the **agreement**, our Tariff Guide or our Price List.

cooling-off period – the period from the date the **agreement** is made until 14 days after:

- the **equipment** (if any) is delivered;
- the **service start date**; or
- the day you receive your **order confirmation**;

whichever is later.

equipment – the equipment (if any) we give you as part of the **service**, as shown in your **order confirmation**.

minimum term – any initial or later period you've agreed to pay for the **service** for, as shown in your **order confirmation**.

order confirmation – the letter or email we send you after we accept your order for the **service**. It confirms important things like the description of the **service**, the **minimum term** and the **charges**.

service features – any products, features, benefits, 'add-ons' or extra services we provide on top of or as part of the **service**. (**Service features** might have extra terms and conditions that you will have to keep to.)

service start date – the date the **service** starts, as shown in your **order confirmation** (unless we tell you another date).

service – the BT Cloud service that we are providing you with under the **agreement**, as shown in your **order confirmation**, on your bill and on your My BT account (if you have one).

working days – Monday to Friday, except bank holidays and public holidays.

3. What are these terms and conditions for?

- a. These are the terms and conditions which apply when we provide you with the **service**.
- b. If we provide you with another service (like BT Sport or BT TV), you'll have a separate agreement for each service. Please read each agreement carefully. Although some of the terms are the same or very similar, each service has important differences.

4. When the service starts and for how long?

- a. The **service** and relevant **charges** start on the date shown in your **order confirmation**.
- b. The **service** will last for at least the **minimum term** and will carry on after then unless:
 - you end the **service** in a way set out in clauses 11b, 11c, 11d, 11e; or
 - we end the **service** in line with clause 12.

We might also agree a new **minimum term** during or after your initial **minimum term** (for example, if you take up one of our offers at the time). We'll always tell you beforehand if there needs to be a new **minimum term**.

- c. If you want to end the **service** before its **minimum term** has ended, or if we end it in line with clause 12, you may have to pay us a charge. Also, you may have paid a lower charge (or even nothing) for the **equipment** in return for taking a **service** for the **minimum term**. If this is the case, and you end the **agreement** early, we might need to charge you for that **equipment**. Take a look at clause 6c and clause 14 for details.

5. Copyright and take down

- a. If you believe that any of the content being shared or streamed using the **service** is breaking any copyright of yours, please tell us by writing to:
Group General Counsel
BT Centre
81 Newgate Street
London
EC1A 7AJ.
- b. Your letter to the Group General Counsel must include the following.
 - (i) Your signature or the signature of the person authorised to act on your behalf in connection with the copyright.
 - (ii) Specific details of each of your copyrighted works that are affected.
 - (iii) A description of where the content you are complaining about is. (You should be as detailed as possible and provide a URL to help us find the content you're reporting.)
 - (iv) Your name, address, phone number and email address.
 - (v) A statement confirming that you truly believe that the use of the content you are complaining about is not authorised by you or your agent, or allowed by law.

(vi) A statement confirming that the information you have provided in the letter is accurate.

6. You can change your mind

- a. You can change your mind and cancel the **service** within the **cooling-off period**.
- b. If we've already started providing a **service**, you'll have to pay us the full cost of the **service** you've had (which means we won't take into account any discounts or free offers) including:
 - the **charges** for the **service**; and
 - anything you've used which isn't covered by the **charges**.
- c. If you cancel a **service** within the **cooling-off period** and we've provided you with **equipment** for that **service**, the **agreement** won't end until you've returned the **equipment**. The following will also apply.
 - (i) You must return the **equipment** to us within 14 days of cancelling a **service**. We'll give you some prepaid packaging for this.
 - (ii) If you don't return the **equipment** within 14 days, you'll have to pay the full cost of the **equipment**. That may be more than the price you paid (for example, if you were given a discount in return for taking a **service** for its **minimum term**).
 - (iii) Once we get the **equipment** back (or see evidence that it's been returned), we'll refund what you've already paid for it. We might reduce the amount of the refund if we think the **equipment** is worth less than its original value as a result of it being used or damaged.

The service

7. How you can use the service

- a. Each **service** is just for you and your household for 'personal use' (meaning that it should not be used for any trade, business or profession). You're responsible for how each **service** and the **equipment** are used.
- b. You agree that you'll do the following in connection with the **service**.
 - (i) Follow any reasonable instructions we give you, help us run our security checks, and keep to any end-user licence agreement we tell you about.
 - (ii) Get any permission we need to provide the **service** in your home or install anything for you.
 - (iii) Tell us if you change your name, address, email address, mobile number, payment details or anything else we might need to know about.
 - (iv) Do everything you can to keep your **BT ID** username and password private and stop anyone else from using them. You should also keep your bill and account details safe from fraudsters. There is guidance on this on the website at bt.com/scams.
 - (v) Tell us straight away, and change your **BT ID** password, if you think or know that someone else knows your **BT ID** username and password.
 - (vi) Use the **service** lawfully. That means you must not use it in a way that breaks any law, regulation or rule in force in England and Wales, Scotland or Northern Ireland (as appropriate), or for any activity that is illegal in England and Wales, Scotland or Northern Ireland.
 - (vii) Not do anything which might have a negative effect on:

- our systems, networks, servers, brand, reputation or security;
 - other customers' services or equipment;
 - other customers' security; or
 - any other person's or business's systems, networks or security.
- c. The **service** may have usage limits. If you go over any of these we'll charge you for the extra usage. Details of those charges are shown in our Tariff Guide at bt.com/tariffguide.
- d. You agree that you won't use the **service** to share content which is protected by copyright unless you have the right to do so. If you store copyrighted content on the **service**, you must only do so in line with your licence for that content.
- e. By sharing data you agree that you are responsible for the data-sharing. You accept that your contacts might then forward the data to other people.
- f. The BT Cloud app can be set up to back up data only over a Wi-Fi connection to avoid data charges. If you choose to back up without a Wi-Fi connection, you will be responsible for any charges that arise.
- g. You must log out when you've finished using the **service** to prevent others seeing your data.
- h. If we reasonably believe you've misused the **service**, or have let anyone else misuse it, you might have to pay us for any loss or damage we suffer as a result. There are more details about this in our Acceptable Use Policy at bt.com/acceptableuse.

8. Setting up the service

- a. You will have access to the **service** as soon as the BT Broadband service is activated. You must register for the **service** at bt.com/myextras before you can use it.
- b. If you have activated BT Broadband and then cancel it within the cooling-off period, you'll have 60 days to retrieve any data.

9. What we have to do for you

- a. We provide the **service** and the **equipment** to the UK address you give us or for use on your devices in the UK. We may take instructions from a person who we have good reason to believe is acting with your permission.
- b. We aim to provide a continuous, high-quality service using reasonable care and skill. However, due to the nature of the **service** and the **equipment** we use to provide it, we can't guarantee that it'll be available all the time.
- c. Sometimes there are faults in our network and this affects the **service**. We'll fix any faults as soon as we can. If there is a fault, clause 16 explains what you can do.
- d. Occasionally we might have to interrupt, change or temporarily suspend some or all of the **service**. That could be to maintain, upgrade or repair the network. If we do, we'll try to get the network up and running again as quickly as possible.
- e. If we know or believe that any of your devices have been infected by malware (software designed to disrupt or damage a computer system, such as a computer virus), or if any of your devices try to get access to a malicious website (a website that attempts to install malware), we might take action. That might mean putting software onto our network to stop the spread of that malware or prevent your devices from going to the malicious website.

- f. We try to make sure antivirus software and other security features we provide are effective. Please make back-up copies of your documents, photos and so on in case the originals are lost or corrupted.

10. Paying what you owe us

- a. You must pay the **charges** for the **service**, whether you use them or someone else does.
- b. We'll normally bill you regularly and in advance (for the period ahead). If we need to charge you for anything extra (for example, for going over any usage limit), we may add those charges to a later bill.
- c. We normally provide bills online at bt.com/youraccount. If you want paper bills, just ask us and we'll send them to you. We may charge you for paper bills, but we'll tell you about the charge beforehand.
- d. You must pay any bills as soon as you get them, unless we agree otherwise with you.
- e. If you genuinely think we've made a mistake on your bill, tell us straight away. We won't suspend or end a service while we look into the matter. You must pay the amount you agree that you owe.
- f. If you don't pay your bill on time, we'll phone you or send you a reminder. If you still haven't paid 10 days after the date of our reminder (or seven days if you pay once a month), we may add a late-payment charge to your next bill. You may also have to pay a failed-payment charge if a direct debit or cheque bounces because you don't have enough money in your account. These extra charges are shown in the Tariff Guide at bt.com/tariffguide.
- g. If you don't pay a bill, we won't normally suspend or end the **service** until 28 days after the date your payment was due (21 days if you pay monthly). However, if this isn't the first time that you haven't paid a bill on time, we may suspend or end the **service** earlier.
- h. If you don't pay your bill, we may give details, including your personal information, to a debt-collection agency and ask them to collect the money for us. If we do, you'll have to pay an extra charge to compensate us. The charge won't be more than the amount we have to pay to the debt-collection agency, who will add the charge to your debt. VAT will not be added to any extra charge we add to your bill.

We might also transfer your debt to any other business (in which case, your personal information will also be transferred) who may then try to recover the amount in a way it considers suitable.

This clause 10 continues to apply after the **agreement** with us has ended.

Ending the service

11. When you can end the service and the agreement

- a. If you change your mind about the **service**, you can cancel the **agreement** during the **cooling-off period**, as explained in clause 6. You do not need to give a reason and you won't have to pay a fee for leaving early.
- b. You can cancel the **agreement** at any time, by giving us 30 days' notice, if we've changed the **charges**, the **service** or these terms and conditions in a way that significantly disadvantages you. In this case you won't have to pay a fee for leaving early.
- c. You can cancel the **agreement** for any other reason by giving us 30 days' notice. If you're within the **minimum term**, you may have to pay a fee for leaving early.

- d. You can cancel the **agreement** at any time if we break a significant term of the **agreement**. In this case you won't have to pay a fee for leaving early.
- e. You can cancel the **agreement** if you end the **service** as explained in clause 24a.

12. When we may restrict, suspend or end a service

- a. We may stop providing the **service** at any time by giving you at least 30 days' written notice.
- b. If you break the **agreement**, we'll normally let you try to put things right within a reasonable time. But we may limit, suspend (in part or fully) or end the **service** immediately if any of the following apply.
 - (i) We have to end the **agreement** by law or in line with any regulation.
 - (ii) We can't provide the **service** (or part of it) any more, or we have suspended or restricted a related service.
 - (iii) You break the **agreement** and don't put things right in a reasonable time.
 - (iv) You seriously misuse the **service** or break the **agreement** in a way that cannot be put right.
 - (v) You or anyone else using the **service** act towards our staff or agents in a way which is unsuitable or serious enough to justify suspending or ending the **service**.
 - (vi) You don't pay for the **service** (as described at the end of clause 10g) or you pay in a way other than how we've agreed with you.
 - (vii) You cancel your direct debit and we haven't agreed another way you can pay.
 - (viii) We suspect fraud or any other unauthorised activity.
 - (ix) It's reasonable for us to do so to protect our network and maintain a high-quality service.
 - (x) Your usage is significantly different to what we'd expect from the average customer.
 - (xi) You significantly break any other **agreement** you have with us and don't put things right within a reasonable time-
 - (xii) You use the **service** for any trade, business or profession.
 - (xiii) If a third party tells us that you are breaking their copyright or if you are illegally sharing content.
- c. If we suspect there's been, or is likely to be, a security incident, we may suspend your BT ID username to protect your account. We'll ask you to change your password before letting you log back in.
- d. If we suspend or end the **service**, we'll tell you what you need to do to restore it.
- e. If you're within the **minimum term** when we tell you we'll end the **service** for any reason listed in clause 12b, you'll have to pay a fee for leaving early in line with clause 14.
- f. If we suspend or end the **service** for any reason listed in clauses 12b(iii) to 12b(xiii), you may have to pay the **charges** for the **service** while it's suspended, up until it ends.
- g. If you break the **agreement** and we do not take action, we can still take action at a later date.

- h. If you or we end the **service**, we'll refund any amount you've paid upfront. But first we'll take off anything you owe us in connection with the **service** or any other **agreement** between you and us.

13. When you get other services from us

- a. Sometimes we can only provide you with the **service** if you also have one of our other services. For example, you can only get free BT Cloud if we also provide you with BT Broadband. If one service ends or is suspended, we might need to end or suspend the other. If that's the case, we'll tell you.

14. Charges for ending the agreement early

- a. You'll have to pay us a fee for ending the **agreement** early if:
- you end the **service** during the **minimum term**, except in the circumstances listed in clause 14b; or
 - we end the **service** during the **minimum term**, in line with clauses 12b(iii) to 12b(xiii).
- b. You won't have to pay the fees and **charges** referred to in clauses 14a, 14b and 14c if:
- you end the **service** within the **cooling-off period** in line with clause 11a;
 - you end the **service** under clause 19b as a result of changes that significantly disadvantage you;
 - you end the **service** under clause 11d as a result of us breaking a significant term of the **agreement**;
or
 - you end the **service** under clause 24a as a result of us moving you to another service.
- c. The amount you're charged may depend on how much of the **minimum term** is left. There's more information on these **charges**, including tables showing how much you're charged for each month left on the **minimum term**, on the website at bt.com/termcharges.

15. When the service ends

- a. After the date the **service** ends you'll have 60 days to retrieve any data. After 60 days the data will be destroyed.
- b. If you choose to downgrade the **service** you'll have 60 days to retrieve your data. Within that 60-day period you can only view and download your data. You won't be able to upload new data or back up data. Any data that you don't retrieve within 60 days will be deleted.
- c. If you want to take the free service, after the first 365 days of the free service you must sign in to that service at least once every 90 days. If you fail to do this, we may end your agreement for the free service. We will give you 90 days' notice in writing before we end the **agreement**. We will then give you 60 days, from the date the agreement for the free service ended, to retrieve any data that you have stored. After a further 60 days, we may delete your data.

If something goes wrong

16. What you can do when we don't keep our promises

- a. If you've had a problem with the **service**, you may have a few legal options. For more information, visit the website at adviceguide.org.uk. When we've caused the problem, we may pay you compensation if you ask us to.
- b. We'll also pay you back any of your losses that we could have reasonably foreseen as a result of us breaking the **agreement** (except for amounts set out in clause 17). If you claim this, we'll ask you to show us proof of your loss. VAT won't be added to any amount we agree you're due.

17. What we're not responsible for and limits on our liability

- a. If our negligence causes death or personal injury, we accept responsibility and there is no limit to our liability. We also accept responsibility for our fraud, fraudulent statements or any other liability that the law does not allow us to exclude or limit.
- b. We accept responsibility for loss of or damage to your physical property arising from our negligence. We'll pay up to £100,000 in total for any one event or series of connected events arising in any 12-month period.
- c. Apart from responsibility we accept under clauses 17a and 17b, we won't pay you more than a total of £5,000 in compensation in any 12-month period.
- d. Apart from responsibility we accept under clause 17a, we're not responsible to you for the following.
 - (i) Any delay or failure caused by something beyond our reasonable control. This could be things such as lightning, flood, severe weather, fire, explosion, terrorist activities, epidemic, riots, war, anything done by a government or other public authority, or strikes or other industrial action.
 - (ii) You breaking the **agreement**.
 - (iii) Any loss you suffer caused by you using a service in a way that breaks the **agreement**.
 - (iv) Any commercial or businesses loss.
 - (v) Any loss or damage caused by malware or the unauthorised use of the **service** on any of your devices (unless we have failed to provide the **service** with reasonable skill and care).
 - (vi) Any loss of, corruption of or release of data or information, unless we have failed to provide the **service** with reasonable skill and care.
 - (vii) Any failure of safety, security or other alarm systems due to incompatibility with the **service**, or any other reason which is not due to our fault or neglect.
 - (viii) You using any equipment or hardware we haven't supplied.
 - (ix) Losses which we couldn't reasonably have expected or which we couldn't have considered when entering into the **agreement**.
 - (x) Data being deleted from the **service** when you are synchronising it to a device that the data has been deleted from.
 - (xi) Retrieving data from 'trash'.

18. Returning faulty equipment

- a. If you think any of the **equipment** is faulty, please tell us.
- b. You must return any **equipment** that you tell us is faulty, or which we tell you is faulty or needs to be fixed or replaced (for example, if the **equipment** is out of date or needs an upgrade). We'll give you prepaid packaging to do this. Legal options may be available to you (for example, you may have a right to reject the **equipment** or the repair or replacement).
- c. We may test any **equipment** you tell us is faulty. If we find it isn't faulty, we may return it to you or replace it.

- d. If you haven't returned any **equipment** within 30 days of us giving you a replacement, we may:
 - interrupt or restrict access to any service you take from us until the **equipment** is returned; or
 - recover our costs for that **equipment**.
- e. Any replacement **equipment** we send will be new or 'as new' (which is second-hand equipment we've refurbished).

Changes we may make

19. How we can change a service, a service feature or the charges and the terms and conditions of the agreement

- a. We may need to upgrade or make improvements to the **service**, or change or withdraw the **service**, a **service feature** or the **charges** for the reasons set out in clauses 20, 21, 22 and 23.
- b. If we increase the **charges**, or we change the **service**, a **service feature** or the terms and conditions of the **agreement** in a way that significantly disadvantages you, we'll do the following.
 - (i) We'll tell you at least 30 days before the change, unless we can't reasonably do that (for example, if the change is for legal or regulatory reasons). In this case we'll give you as much notice as possible.
 - (ii) We'll give you the chance to give us 30 days' notice to end that service without having to pay any extra charges or a fee for leaving early. The 30 days starts on the date of the notice we send you to tell you about the change.
- c. We'll either write to you about any other changes or advertise the change another way, such as on our website.

20. Changes to a service, a service feature, equipment and the terms and conditions of the agreement

- a. We may change the **service** or a **service feature** to do the following.
 - (i) Change, improve, update or add to the **service** you receive (for example, if we increase the amount of storage you get).
 - (ii) Introduce new **service features** (for example, if we introduce new security features).
 - (iii) Change the way we structure our prices, the **service** or **service features** (for example, if we change the name of the **service**, its features or its description).
 - (iv) Add to or change the way we provide the **service** (for example, if we introduce new ways to use the **service**).
 - (v) Reflect changes to or developments in technology (for example, if we develop or introduce new systems which give you a better service).
 - (vi) Withdraw, replace or remove all or part of the **service** or a **service feature**.
 - (vii) Make minor changes to technical specifications.

- (viii) Update, upgrade, improve or alter the **service** or a **service feature** (for example, to fix bugs or faults, or to tackle security issues).
- (ix) Reorganise the way we manage or run our business.
- (x) Reflect a change to any law, code of practice, regulation, guidance or responsibility that applies to us.

21. Other changes to a service, a service feature, equipment and the terms and conditions of the agreement

- a. Because we might provide the **service** to you for a long time, and we can't always predict what will happen in the future, we may make changes for a reason not listed in clause 20. Clause 24 sets out the notice we must give you and your rights, including your right to end the **agreement** under clause 11.

22. Changes to the charges

- a. We may change the **charges** if:
 - we change the **service** or **service feature** as set out in clause 20a;
 - the cost of providing the **service** or **service features** increases (for example, the businesses we buy services from increase their prices);
 - the cost of running our business increases;
 - we reorganise the way we run our business; or
 - there's a change in any law, code of practice, regulation, guidance or responsibility that applies to us (for example, if there's a VAT increase).

23. Other changes to the charges

- a. We might change the **charges** for reasons other than those listed in clause 22a. Clause 24 sets out the notice we must give you and your rights, including your right to end the **agreement** under clause 11.

24. Moving between services

- a. If we withdraw the **service** so you can't carry on receiving all or part of it, we'll move you onto our next best, or better, service. If we can, we'll tell you at least 30 days before we do this. If we can't, we'll give you as much notice as possible. If the service we move you to has a higher charge, we'll either let you end that service without paying the charges described in clause 14 or we won't charge you the higher charge for the rest of the minimum term. After the minimum term, we'll charge you the full price of the new service.
- b. We may move you to a better service, service feature or equipment at no extra cost for a trial period. We'll tell you at least 30 days before we do this. Unless you tell us not to, we'll move you back to your previous service, service feature or equipment once the trial period has finished. You can tell us to end your trial period whenever you like.
- c. You may be able to choose to upgrade or change the **service**. We may apply a new minimum term or we might let you carry over any minimum term you've got left on the **agreement**. We'll tell you at the time if that's the case.

Everything else

25. Equipment and software

- a. We'll tell you when you should get the **equipment**. You may be able to get other equipment from us at an extra cost. If there are any charges for equipment, we'll tell you when you order.
- b. The **equipment** (except the software in it) belongs to you from when it's delivered, unless you cancel a service during the **cooling-off period**. In this case we will still own the **equipment** and you must return it to us in line with clause 6.
- c. We own, or own the licence to, the software in any equipment we (or someone acting on our behalf) have given you. Sometimes you'll have to agree to the terms of an 'end-user licence' to use the software. You won't have to pay any charges for this software unless you've agreed to do so.
- d. You must let us update, upgrade or replace software relating to the **service** or the **equipment**. Software changes might happen automatically.
- e. We can only be responsible for equipment we give you. If you choose to use any other equipment (like a router made or supplied by anyone else), you must make sure it's compatible with that **service**.
- f. You must not connect equipment to our network that may harm it, or harm anyone else's equipment or services. If you do, you must disconnect it straight away, or pay us to do it.

26. How to get in touch with us and how we'll contact you

- a. We'll send you any written notice by email or by posting it to the address we have for you. We'll send you all other notices by voicemail, text message or other form of electronic message. We'll assume you get letters in the post two **working days** after we've sent them. It's your responsibility to read the letters we send you.
- b. You can phone us on 0800 800 150. Calls are free from landlines and BT mobiles, and charged at the standard rate from other mobiles. You can also email us through your **BT ID** account or by any other way shown at bt.com/contact.

27. Parental controls

- a. You're responsible for setting parental controls or any other controls available for the **service** and keeping them up to date. We'll tell you how to do this.

28. Sorting out complaints

- a. From time to time you may need to contact us to sort out a problem. Our Customer Complaints Code tells you how to do that and how we will deal with any complaint or dispute. You can read the code on our website at bt.com/complaintscode, or you can ask us to send you a copy.
- b. We'll try our best to settle any complaint or dispute you have. If we can't, you can refer the matter to a dispute-resolution service to get an independent opinion. More details are given in our Customer Complaints Code.
- c. If we cannot agree a solution with you within eight weeks of getting your complaint, or before the eight weeks is up we agree in writing that the dispute should be settled by an independent adjudicator, you can refer it for 'alternative dispute resolution' by contacting the Ombudsman Services: Communications. You can find out more at ombudsman-services.org/communications or by phoning 0330 440 1614. The Ombudsman's service is free.
- d. You may also be able to refer a dispute to European Online Dispute Resolution at ec.europa.eu/odr. This is an online service designed to help people who have bought things online. It gives access to independent dispute-resolution services. These are usually free.

29. Transferring the agreement

- a. The **agreement** is only between you and us. You cannot transfer it to anyone else, or try to do so. We can transfer the **agreement**, and our rights and obligations under it, to anyone else (including if we reorganise the way we work), as long as it doesn't have a negative effect on your rights.

30. Other things we need to tell you

- a. We and our suppliers still own any intellectual property rights (rights to plans, ideas, or other non-physical assets) associated with the **service** and the **equipment**, so you won't own any rights in them by using the **service**.
- b. Only you and we can take action under the **agreement**. Nobody else can enforce it or benefit from it (except in line with clause 29a).
- c. If any part of the **agreement** cannot be enforced, all other parts of the **agreement** will still apply.
- d. We may record calls (including marketing calls) to help us with training and to prevent identity fraud. We also record all 999 and 112 emergency calls.
- e. The **agreement** is made under English and Welsh law. Any disputes you and we cannot settle can only be decided in English and Welsh courts, unless:
 - you live in Scotland, in which case Scottish law applies and the courts of Scotland will settle disputes; or
 - you live in Northern Ireland, in which case the laws of Northern Ireland apply and the courts of Northern Ireland will settle disputes.
- f. For information on our products and services for people with disabilities, go to bt.com/includingyou.