Terms and Conditions

Calculate My Pension — calculatemypension.co.uk

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1. About Us and How to Contact Us

This Website is operated by Calculate My Pension Ltd, a company registered in Scotland under company number SC858681, whose registered office is at 34 Glen Lochay Gardens, Glasgow, Scotland, G68 0DY.

You can contact us at support@calculatemypension.co.uk. We will contact you using the email address you provided when registering.

2. These Terms

By accessing or using this Website you agree to be bound by these Terms and Conditions. If you do not accept them, please do not use the Website. These Terms should be read alongside our Privacy Policy and Cookie Policy.

3. Eligibility

You must be at least 18 years old and resident in the United Kingdom to create an account. The Website is designed around UK pensions, tax and State Pension rules and may produce misleading results for anyone outside the UK system.

4. Your Account

You are responsible for keeping your login details confidential and for all activity under your account. Accounts are personal to you and must not be shared. Please tell us immediately at support@calculatemypension.co.uk if you believe your account has been accessed without your permission.

You are responsible for the accuracy of the information you enter. The Website's outputs depend entirely on the figures and assumptions you provide — inaccurate inputs will produce inaccurate results.

5. Nature of the Service — Important

5.1 We do not provide financial advice. All results, projections, figures and content produced by this Website, including any output of our AI assistant features, are for information purposes only and do not constitute financial, investment, tax or legal advice. Nothing on this Website is a personal recommendation to take or refrain from taking any course of action.

5.2 We are not regulated by the FCA. Calculate My Pension Ltd is not authorised or regulated by the Financial Conduct Authority and does not carry out any regulated activity. You will not have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme in respect of your use of this Website.

5.3 Projections are illustrations, not guarantees. The planner produces projections based on assumptions about investment returns, inflation, contributions, longevity, tax rules and State Pension entitlement. Assumptions can be wrong, rules change, and actual outcomes will differ — potentially by a wide margin. Past performance is not a guide to future performance. Figures such as your affordable retirement age are illustrative estimates, not commitments or predictions.

5.4 AI assistant features. Where we make AI-generated answers available, those answers are generated automatically, may contain errors or omissions, and are not reviewed by a human before you see them. They are general information only and are never a personal recommendation. Do not rely on them for any decision about your pension.

5.5 Get advice before you act. Decisions about pensions are often irreversible. Before acting on anything you see here, you should take advice from a financial adviser authorised by the FCA. Free and impartial guidance is available from MoneyHelper (moneyhelper.org.uk) and, if you are 50 or over with a defined contribution pension, from Pension Wise.

5.6 You are responsible for any decisions you make. Subject to section 13, we are not liable for decisions taken in reliance on the Website's outputs.

6. Permitted Use

We grant you a limited, personal, non-exclusive, non-transferable licence to use the Website and its outputs for your own personal retirement planning.

You must not:

- use the Website for any commercial purpose, including providing advice or services to third parties, unless we have agreed this in writing (see section 7);
- copy, scrape, data-mine, reverse engineer or redistribute any part of the Website, its calculations or its outputs;
- use automated systems to access the Website, or attempt to circumvent rate limits, access controls or paywalls;
- interfere with the operation or security of the Website, or introduce malicious code;
- use the Website unlawfully, or in any way that could damage or overburden it.

7. Employer and Partner Access

Where access is provided through an employer, adviser or other partner arrangement, that access is governed by a separate written agreement between us and that organisation. These Terms continue to apply to your individual use of the Website.

8. Subscriptions, Pricing and Cancellation

8.1 Current position — premium waitlist

Paid subscriptions are not yet available. The premium buttons on the Website currently add you to our premium waitlist. Joining the waitlist is free, takes no payment and creates no obligation on you to subscribe when we launch. It is not a contract for the supply of paid features, and the rest of section 8 does not apply to you until you actually subscribe.

If you join the waitlist we will email you when paid features become available. Waitlist members will be offered a discount at launch; the amount, form and duration of that discount are at our discretion, and we may change or withdraw it before launch. Joining the waitlist also sets your email notification preference to accepted, so that we can tell you when we launch — you can change this at any time from your account page, and you can leave the waitlist by emailing support@calculatemypension.co.uk.

The prices and terms set out below are the terms on which we intend to offer subscriptions. We will confirm the price and terms applying to you at checkout before you pay.

8.2 Plan and pricing. When paid features launch, they will be offered on the following plan:

Plan	Price	Billing
Annual	£79.99 per year	Charged each year until cancelled

The price you pay is the price displayed at checkout when you subscribe.

8.3 Price certainty and renewal pricing. The price you pay is fixed for the period you have bought — one year on the annual plan — and we will not change it during that period. When your subscription renews, it renews at our then-current price for your plan, which may be higher than the price you first paid. An introductory or promotional price applies only to the period for which it is offered; it is not a guarantee of future pricing and does not carry over to renewals. We will always give you advance notice before a price change takes effect, and you may cancel before renewal if you do not accept it (see 8.9).

8.4 Payment. Payments are processed by Stripe. By subscribing you authorise us, through Stripe, to charge your payment method the subscription fee and each renewal fee.

8.5 Automatic renewal. Your subscription renews automatically — annually on the annual plan — unless you cancel. Your next renewal date and amount are always shown on your account page. We will email you a reminder before each annual renewal, telling you the amount, the renewal date, how to cancel, and that you have a 14-day right to a full refund if you change your mind after that renewal charge. We will always email you in advance of any price change.

8.6 Cancelling. You can cancel at any time from your account page or by emailing support@calculatemypension.co.uk. Cancellation stops future renewals; your access continues until the end of the year you have already paid for.

8.7 Your 14-day cancellation right. As a consumer you have 14 days from the day you subscribe, and again 14 days from each renewal date, to change your mind and cancel, under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. You do not need to give a reason.

We do not ask you to give up this right, and we do not deduct anything for the time you have had access. If you cancel within 14 days of subscribing, or within 14 days of a renewal charge, we will refund everything you paid for that subscription period — including a renewal — in full. To cancel, email support@calculatemypension.co.uk or use the cancel option on your account page. We will make the refund within 14 days of being told, using the same payment method you used to pay.

This right applies each time you start a new subscription and each time it renews. It runs separately for each renewal, so cancelling within 14 days of one renewal does not shorten or extend the 14-day window for a later one.

8.8 Refunds outside the cancellation period. We do not offer refunds for part-used subscription periods outside the applicable 14-day cancellation period (whether following your initial subscription or a renewal), except where required by law or where we have not provided the service as described. Cancelling stops your subscription renewing; it does not refund the year you are part-way through, and your access continues until that period ends. This does not affect your statutory rights under section 13.3, or your rights under sections 9 and 11 if we withdraw a paid feature or terminate your account other than for your breach.

8.9 Price changes. We will give you at least 30 days' notice by email before any price change takes effect on your renewal, telling you the new price and the date it applies from. You may cancel at any time before renewal if you do not accept the new price, and your access will continue to the end of the period you have already paid for. A price change never affects a period you have already paid for.

9. Availability of the Website

We do not guarantee that the Website will be available at any particular time, from any specific location, or on all devices and browsers. Access may be interrupted or restricted for updates, maintenance, or technical reasons. We will try to give notice of planned downtime where we reasonably can.

We may change, suspend or withdraw features. If we permanently withdraw a paid feature that formed a material part of what you subscribed for, you may cancel and we will refund a proportionate part of your fee.

10. Intellectual Property

All content on the Website — including the calculation engine, methodology, assumptions, text, design, graphics, logos and software — is owned by or licensed to Calculate My Pension Ltd and protected by intellectual property law. Nothing in these Terms transfers any of those rights to you.

You retain ownership of the information you enter. You grant us a licence to use it as necessary to provide the service and as described in our Privacy Policy. You may download, print and keep the outputs generated from your own data for your personal use.

11. Suspension and Termination

We may suspend or terminate your account, on notice where reasonably possible, if you materially breach these Terms, if we reasonably suspect fraudulent or unlawful use, or if payment fails and is not resolved.

If we terminate your account other than for your breach, we will refund a proportionate part of any subscription fee covering the unused period. You may close your account at any time from your account page.

12. Communications

If you have given your consent, we may email you about new features, updates and other information related to the Website. You can withdraw consent or unsubscribe at any time from your account page or via the unsubscribe link in any marketing email.

We will always send you service messages relating to your account — such as password resets, renewal reminders and material changes to these Terms — and you cannot opt out of these while you hold an account.

13. Our Liability to You

13.1 Subject to 13.3, we are not liable for:

- any investment, pension, retirement, tax or other financial decision you take in reliance on the Website's outputs;
- loss of profit, loss of income, loss of anticipated savings, loss of investment return, loss of opportunity, or loss of data;
- any indirect or consequential loss; or
- any loss that was not reasonably foreseeable when you started using the Website.

13.2 Subject to 13.3, our total liability to you arising out of or in connection with your use of the Website, whether in contract, delict or tort (including negligence), breach of statutory duty or otherwise, is limited to the greater of (a) the total subscription fees you paid us in the 12 months before the event giving rise to the claim, and (b) £100.

13.3 Your statutory rights. We supply digital content to consumers. Under the Consumer Rights Act 2015 that content must be of satisfactory quality, fit for purpose and as described, and you have remedies if it is not. Nothing in these Terms affects those rights. Section 13.1 does not exclude liability for a failure to meet those standards; it addresses the consequences of decisions you take on the basis of information the Website provides.

13.4 We only supply the Website for domestic and private use. If you use it for any commercial purpose we have no liability to you for loss of profit, loss of business, business interruption or loss of business opportunity.

14. Data and Privacy

We process your data in line with our Privacy Policy and store cookies in line with our Cookie Policy. We do not sell your data.

15. Changes to These Terms

We may update these Terms from time to time — for example, to reflect changes in the law, in pension rules or in the service.

For registered subscribers, we will give at least 30 days' notice by email of any change that materially affects your rights or the service you receive. If you do not accept the change, you may cancel before it takes effect and we will refund a proportionate part of your subscription fee for the unused period. For other users, and for minor or administrative changes, the updated Terms take effect when posted on this page, and continued use of the Website means you accept them.