COVER YOUR ARSE ONLINE

Chapter 9 - TERMS & CONDITIONS

WHAT CAN YOU DO TODAY?

In an online environment, the space is open and accessible 24/7 and you don't necessarily get to check out your customers before they go to buy. The beauty of being online is that you get to set your own rules, within the context of the laws you choose to apply to your website.

With terms and conditions, you have the opportunity to set some of the 'house rules' around the way customers and visitors use your website. Don't just copy and paste terms and conditions. Unless you understand the legal terms you are copying and how they apply to you in your country, you could be completely exposing your business instead of protecting it.

1. THE BASICS

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	terms and conditions, you have the opportunity to set some of the 'house rules' around the way customers and ors use your website.
	Do you have a privacy policy?
	Do you have terms of use? These should cover the way casual visitors 'just browsing', can use your website.
	Do you have payment, shipping and refund terms if you are selling products or services through your website?
	Do you have terms and conditions that cover the behaviour of subscribers or members of your website?
2.	CREDIBILITY
	u are a professional and legitimate business, what is stopping you from including your full identity, address, act details and certified credentials on your website? It adds to your credibility.
	Is your full business name, address and relevant contact details easily found on your website? If you are an Australian business, this should include your ABN or ACN.
	If you are in a regulated industry, do you have your credentials on your website? eg. Financial services licence details
	Do you display badges to show you use SSL protection?
3.	ESSENTIAL TERMS
	re are some key terms you would normally expect to see included in terms of use. It is a good idea to have your as and conditions designed for your business.
	Have you nominated your local law as your Governing Law?
	Do you have a statement that you can block access to your website to people who do not comply with your terms and conditions?
	Do you have a copyright licence to let people know what they can do with your material.
	Make sure you have read and understand all your terms and conditions.

4. DISCLAIMERS

A disclaimer is a statement or group of statements generally designed to limit the scope of legal obligations owed to the user. It is not possible to disclaim all legal liability because there are certain obligations implied into contracts.	
 □ Is your disclaimer written clearly, in the same size font as other information? □ Is your disclaimer easy to find and brought to the attention of customers before they buy? □ Is there any information around your online business that is inconsistent with the terms of the disclaimer? □ Does your disclaimer cover the area of your business that are most at risk? 	
YOUR NOTES:	