These terms explain the service we provide and what we each agree to do.

1. Who we are

PennyPA® Relocation is a trading name of Continuity AI Ltd.

Company number: 17119848.

Registered address: Clay Bank Farmhouse Clay Bank, Hook Norton, Banbury, England, OX15 5PA.

PennyPA® is a registered trade mark of Continuity AI Ltd.

ICO registration: ZC267844.

Contact: adam@pennypa.co.uk.

2. What we do

We provide independent research and introductions. We do not provide legal advice.

We research which residence routes may be worth pursuing in your circumstances and set out the steps you may need to take. This can include residency steps, legal steps and paperwork.

We cannot guarantee any government's decision. Rules can change. Your report is based on the information and sources available on the date shown on it.

3. Who we help

We help British passport holders.

We do not take on clients whose record includes sexual offences against children.

4. How it works

We start with a free 20-minute call.

We then review your situation free of charge. We tell you within 3 working days whether we think we can help. If you want the report to take a criminal record into account, those three working days start when we have the ACRO certificate, and the agreement of the person it belongs to, for each person you name.

If we say yes, you have 30 days to reply. We send a friendly reminder after a few days and another at about two weeks.

If you decide to continue, we have a second conversation and complete the intake sheet with you. We then send these terms and an invoice.

5. Prices

- Plan B report — £480 (£400 plus VAT). This report does not take any criminal record into account.
- Plan B report taking your criminal record into account — £720 (£600 plus VAT). Each person whose record you want the report to take into account obtains their own ACRO Police Certificate and supplies it to us with their consent. Our fee covers research into which countries' residence routes may be worth pursuing in light of the information supplied. A local lawyer can advise on the individual case and how to present it. The immigration authority decides the application.

Prices include VAT.

One report covers everyone moving together. The price depends on whether you ask us to take a criminal record into account. If a record matters to your move, we recommend the £720 report, because the £480 report leaves criminal records outside the research.

If you choose the £480 report and later ask us to include a record, we agree the £240 upgrade with you and obtain the record holder's consent before receiving their certificate. If someone declines or withdraws consent, we continue without their record. If a record is still included, the price stays £720. If no record is still included, the price becomes £480. If no record is still included and you have already paid £720, we refund the £240 difference, less a fair share for completed record work. The person who declines or withdraws is never charged for doing so.

Bespoke work is quoted separately. If you would like us to contact a local firm on your behalf, we quote for that separately too.

Any fees charged by a firm you use are agreed directly between you and that firm. We take no commission.

6. Payment

The fee is paid in full, up front, by invoice and bank transfer. We do not start work until payment has cleared.

7. What we need from you

You must give us information that is true and complete. Tell us promptly if anything changes.

Each person whose record the report will take into account is responsible for obtaining their own ACRO Police Certificate, checking it and supplying it to us. If the certificate differs from their recollection, they must resolve that with ACRO before we start. Each person is responsible for the information they disclose in their residence application.

We need the certificate and consent before we can take that person's record into account, including during the free review described in section 4.

We receive and read a certificate only after its holder agrees on a short call with us or signs our record consent form. If someone withdraws consent before we send the report, we stop using their record, delete their certificate and record details, and continue the household report without their record. Section 5 explains any price adjustment. If you cancel the whole report, section 10 applies.

8. Delivery

Reports that do not take a criminal record into account take 5 to 7 working days.

A report taking a criminal record into account takes up to 10 working days.

The delivery period starts when we have received cleared payment and everything we need from you.

9. Refund if no country is workable

In the rare case that our research finds no workable country for you, we will say so plainly and refund half the fee.

This refund does not apply if information you gave us was false or incomplete.

10. Cancelling

If you agree to buy our service by phone or online, you normally have 14 days to cancel. The 14 days start on the day after we agree the contract.

The same 14-day cancellation right applies when you first take out Country Watch.

You ask us to start work straight away, before the 14 days have ended. This is your express request for us to begin early.

If you cancel after we have started, you pay only a fair proportion of the agreed price for the work completed up to the time you tell us you are cancelling.

If we complete the whole service during the 14 days, your right to cancel ends only if you expressly asked us to start early and acknowledged that the right would end once the service was fully completed.

To cancel your Plan B report, use Cancellation Form CF1. To stop or change Country Watch, use Cancellation Form CF2. Both are at the end of these terms, or email

adam@pennypa.co.uk.

Any refund due following cancellation will be made within 14 days.

Registered postal address: Clay Bank Farmhouse Clay Bank, Hook Norton, Banbury, England, OX15 5PA.

11. Country Watch

Country Watch is offered after your report.

- £50 a month. You can stop at any time.
- £500 for 12 months.

Country Watch covers up to two countries, normally your Plan B and Plan C from your report. Each extra country is £25 a month, or £250 for 12 months.

If your plans change, we can switch your Country Watch to a different country at no extra cost.

If you stop a 12-month plan early, we charge each month you have used, including the month in which you stop, at the monthly price of £50, and refund the rest. For example, if you stop during your 7th month, we keep £350 and refund £150. We confirm any refund by email.

If you stop a 12-month plan for an extra country early, we charge each month you have used, including the month in which you stop, at £25, and refund the rest. We confirm any refund by email.

12. Our responsibility

We do not exclude or limit any responsibility that the law does not allow us to exclude or limit.

Our total responsibility for any claim connected with the service is limited to the fee you paid us for that service. We are not responsible for decisions made by any government, authority or firm.

13. Complaints

Email complaints to adam@pennypa.co.uk.

We reply within 5 working days.

14. Law

These terms are governed by the law of England and Wales.

If you live in Scotland or Northern Ireland, you may also bring a claim in your local courts.

Agreement to start

Complete and return this section with payment.

☐ I have read and accept these terms.

☐ I ask you to start work straight away, before the 14-day cancellation period ends. I understand that if I cancel after work has started, I pay for the work done, and that I lose my right to cancel once my report has been delivered.

Name: _____ Signature: _____ Date (DD/MM/YYYY): _____

Last updated: 03/11/2026

CANCELLATION FORM CF1 — Cancel your Plan B report

Complete and return this form only if you wish to cancel your Plan B report.

To: PennyPA® Relocation, Continuity AI Ltd

Registered office: Clay Bank Farmhouse Clay Bank, Hook Norton, Banbury, England, OX15 5PA

Email: adam@pennypa.co.uk

I hereby give notice that I cancel my contract for the supply of the following service:

Plan B report

Case number: _____

Ordered on: _____

Name: _____

Address:

_____

_____

Signature, only if this form is sent on paper:

_____

Date (DD/MM/YYYY): _____

Source: Consumer Contracts Regulations 2013, Schedule 3, Part B (legislation.gov.uk/uksi/2013/3134/schedule/3/made).

CANCELLATION FORM CF2 — Stop or change Country Watch

Case number: _____

Name: _____

Date (DD/MM/YYYY): _____

Tick one:

☐ Cancel within 14 days of starting Country Watch (full refund of anything paid for the unused period)

☐ Stop my monthly Country Watch

☐ Stop my 12-month Country Watch early (each month used, including this one, is charged at £50 and the rest refunded)

☐ Remove an extra country: _____ (each month used at £25, rest refunded)

☐ Instead of stopping, switch a watched country, free of charge: from _____ to _____

Signature, only if this form is sent on paper:

_____

Date (DD/MM/YYYY): _____

We confirm any change and any refund by email.