Paramount Visas Ltd — Terms of Business

Version 1.5 · Effective 29 October 2026

Key points

- **We can't guarantee a visa, a passport or a date.** Only the authorities decide whether to issue a visa or passport, and when (clause 7).
- **Don't book non-refundable travel, venues or events** until every visa and passport you need has been issued (clause 7).
- **Unless we agree otherwise, you pay before we submit anything or pay any fee on your behalf** (clause 10).
- **We don't pay business clients for cancelled tours, events, flights or lost profits, and our liability to a business client for each Job is capped at the amount invoiced or £10,000, whichever is higher.** Clause 19 sets out what these limits do not cover.
- **If you are a consumer and book with us by email, by telephone or away from our office**, you can cancel within 14 days, unless you asked us to start early and we have finished the work (clause 13 and Schedule 1).

1. About us

1.1 Paramount Visas Ltd ("**we**", "**us**", "**our**") is a company registered in England and Wales, number 12585525. Our registered office is Westerfield Business Centre, Main Road, Westerfield, Ipswich, Suffolk IP6 9AB. Our VAT number is GB 486 4232 71.

1.2 Contact us at hello@paramountvisas.com or on **+44 20 8178 7879**. For anything about personal data, email privacy@paramountvisas.com.

2. Words we use

2.1 In these terms:

- **Applicant** means a person whose visa, passport, travel authorisation or other application we handle.
- **Authority** means any government department, embassy, consulate, visa centre, passport office, immigration or border authority, or other body that decides or processes an application.
- **Business Client** means any Client who is not a Consumer. This includes a self-employed person buying our services for their work.
- **Client** or **you** means the person or organisation we carry out a Job for (clause 3).
- **Consumer** means a Client who is an individual buying our services wholly or mainly for personal purposes, not for their trade, business, craft or profession.

- **Job** means one piece of work we agree to do for you, as described in our Quotation. Each destination country is a separate Job. Each group of Applicants you add after a Job is agreed is a separate Job, even if it is for the same tour or trip.
- **Package Price** means one price for a Job that includes our Processing Fee and the Third-Party Costs the Quotation names, including government and application fees.
- **Processing Fee** means our own fee for a Job, as shown in our Quotation.
- **Quotation** means our written quotation or estimate for a Job.
- An application is **submitted** when we, or someone acting for us, lodge it with the Authority online, by post or in person. Where the Applicant must lodge it in person, it is submitted when we send them their completed application for their appointment. Paying a fee or booking an appointment is not, on its own, submitting it.
- **Third-Party Costs** means everything we pay to others for your Job: government and application fees, appointment fees, couriers, runners, translations, legalisation, local agents and similar costs.

2.2 These terms apply to every Job. The Quotation sets the scope and price of each Job. Where the Quotation and these terms differ, the Quotation applies to scope and price, and these terms apply to everything else. Dates are never part of the scope (clause 7.2).

3. Who we work for and who pays

3.1 If you instruct us for yourself or your own business, you are the Client. If you instruct us on behalf of your employer or anyone else, they are the Client, and you confirm you have their authority. Our Quotation names the Client. If we are unsure of your authority, we may ask the Client to confirm the instruction in writing, or to pay in advance, before we do any chargeable work.

3.2 You may ask us to invoice someone else, but paying an invoice does not make them the Client. If a Job ends before the invoice is paid, the Client pays what is due under clause 12.2.

3.3 Where another visa or immigration business asks us to do work for its own customers, that business is our Client. It is responsible for its Applicants' instructions, authority, consents and privacy information, and for passing our communications to them. We do not contact its Applicants unless it asks us to. Our data processing agreement applies to that work (clause 18.6).

3.4 Applicants are not parties to the contract between you and us, unless the Applicant is also the Client.

4. Quotes and accepting them

4.1 Before we do any chargeable work, we send you a Quotation by email.

4.2 A Quotation marked as an estimate is our best price on the information we have. If the work turns out to be different, we tell you the new price before we do the extra work (clause 8).

4.3 You accept a Quotation by replying to it by email. If we discuss a price by telephone, nothing is agreed until we have emailed you the Quotation and you have accepted it. The contract for a Job starts when you accept, on these terms.

4.4 Every Quotation names the version of these terms that applies to the Job (clause 23), links to it and attaches a copy.

4.5 Your own terms or conditions, including any in a purchase order, on a procurement portal or in your emails, apply only if a director accepts them (clause 22.2). If we accept your supplier terms, including on a procurement portal, or sign your non-disclosure agreement, they apply where they conflict with these terms, and these terms apply to everything else. Clause 19 still limits our liability under them, including under any indemnity and any

confidentiality or data protection obligation, unless a director agrees a different limit in writing that refers to clause 19.

5. What we do

5.1 We provide visa, passport and travel-document services worldwide. Depending on the Job, these include guidance, preparing and submitting applications, booking appointments, electronic travel authorisations, legalisation, apostilles, translations, and collecting and delivering documents.

5.2 We do not advise on UK immigration or British nationality: rights to enter, stay or work in the UK, or entitlement to British citizenship. We do handle UK passport applications. We do not give insurance advice.

5.3 For some destinations and visa types we advise you on your application. For others we research the requirements and handle the administration. Our Quotation says which applies to your Job; if it doesn't say, we handle the administration and do not advise. We tell you when a matter needs a lawyer or another specialist.

5.4 Where a US visa needs a petition or other work by a US immigration attorney, you engage and pay the attorney directly. We can introduce you to one and coordinate the visa applications. The attorney is responsible for their own advice and filings.

5.5 We may use couriers, runners, local agents, other visa businesses and other suppliers to carry out a Job, without asking you each time. We remain responsible for the work we have agreed to do.

5.6 We prepare applications with reasonable care and skill.

5.7 Where the Applicant must attend an appointment, we send them a copy of their submitted application, usually in their appointment pack. For work under clause 3.3, we send it to the Client.

5.8 We never submit an application that we know contains a false or misleading answer or leaves out relevant information.

6. What we need from you

6.1 You must give us, and make sure each Applicant gives us, information and documents that are complete, accurate, current and genuine. Tell us about any previous refusals, arrests, convictions, immigration problems, and changes to passports, nationality, plans or circumstances.

6.2 You must make sure each Applicant knows that they must answer our questions truthfully and on time, attend appointments and interviews, and comply with the conditions of any visa or permission they receive.

6.3 You must make sure each Applicant checks the copy of their submitted application as soon as it arrives, and checks each issued passport and visa as soon as it arrives. Tell us immediately about any error.

6.4 If you instruct us for other people, you must have the right to share their information with us. Except for work under clause 3.3, you must make sure each Applicant knows we are handling their application and can read our client privacy notice (clause 18).

6.5 Tell us before you contact an Authority about an application we are handling.

7. Decisions, dates and travel

7.1 Only the Authority decides whether to issue a visa, passport or permission, and when. We cannot guarantee approval, appointment availability, processing times, issue dates or entry at a border.

7.2 Every date or turnaround time we give, including for our own work and even if it is written in a Quotation or an email from our team, is an estimate. No one at Paramount Visas, including a director, can agree a fixed deadline.

7.3 If you tell us your travel date, we tell you whether we think it is likely, uncertain or unlikely to be met. This is our view, not a promise.

7.4 Do not book non-refundable travel, accommodation, venues, performances or other commitments until every visa and passport you need has been issued. We are not responsible for those costs if a visa or passport is refused or delayed for reasons that are not our fault. For Business Clients, clause 19.3 also applies.

8. Changes to a Job

8.1 Tell us by email if you need to change an Applicant, a visa type, an appointment or a delivery arrangement.

8.2 Before we do extra work or pay extra Third-Party Costs, we tell you the price and get your agreement.

8.3 Swapping one Applicant for another before we have started their application is free. If we have already started, or the new Applicant's application is more complex, we quote for the extra work and for any Third-Party Costs that must be paid again. A government or application fee already paid for one Applicant cannot be moved to another. A swap stays part of the same Job. Our share of the price for an application already submitted stays earned (clause 12.2(b)); the new Applicant's application is extra work.

8.4 Adding Applicants, or adding a destination, creates a new Job (clause 2.1).

9. Fees and Third-Party Costs

9.1 Our Quotation shows either a Package Price, or our Processing Fee and each Third-Party Cost on its own line. A Package Price is fixed.

9.2 Government and application fees shown on their own line are shown at the exact amount we expect to pay the Authority when we pay it. We pay them on your behalf and do not charge VAT on them. If the fee changes after our Quotation, measured in the currency the Authority charges:

- if it rises or falls by 10% or less, we absorb the rise or keep the saving;
- if it rises by more than 10% because of a change announced after our Quotation, we ask you to agree and pay a top-up invoice before we pay the higher fee. If you don't agree, the Job ends as if you had cancelled it, without the costs in clause 12.2(d);
- if it rises by more than 10% because of a change announced before our Quotation, we absorb it;
- if it falls by more than 10%, we refund or credit the difference.

9.3 Other Third-Party Costs shown on their own line, such as couriers, runners, translations and local agents, are charged at the fixed price in our Quotation.

9.4 Our Processing Fee, Package Prices and fixed-price Third-Party Costs carry VAT where the law requires.

10. Payment and refunds

10.1 Unless we agree otherwise in writing, we do not submit an application or pay a Third-Party Cost for you until the invoice for it is paid in full. We may prepare before you pay, except for a Consumer within the 14-day cancellation period who has not asked us to start (clause 13.3).

10.2 An invoice is due within 7 days, or sooner if our Quotation or the invoice says so, which may be on receipt. Supplier terms we have accepted may set a different period (clause 4.5).

10.3 We invoice in pounds sterling unless we agree another currency. You must pay the amount and currency on the invoice.

10.4 You must make sure we receive the full invoiced amount. Your bank, transfer and intermediary charges are yours; our own bank and conversion charges are ours. If we receive less than the invoice, it is not paid in full (clause 10.1) until you pay the shortfall, or we tell you we have treated it as paid and will invoice the shortfall, or we waive it.

10.5 You can pay by bank transfer or by card. We do not charge a fee for paying by card.

10.6 If a Business Client pays late, we may claim interest and compensation under the Late Payment of Commercial Debts (Interest) Act 1998. We may also pause work on any of your Jobs until overdue amounts are paid, after telling you by email.

10.7 We pay refunds in the currency you paid in, to the account the payment came from. If you prefer, we issue a credit note to use against future work instead. We do not pay refunds to a different account unless we have verified the request. For Business Clients, any charges for sending an international refund come out of the refund.

10.8 If we cannot pay a refund to the account the payment came from, and you have not given us another account we have verified, we hold the money for you until you do.

11. Mistakes and refusals

11.1 If we make a mistake, we correct it at no charge and pay any government, application or appointment fee that must be paid again.

11.2 If a mistake was caused partly by us and partly by you or an Applicant, we correct it at no charge, and you pay any new government or application fee.

11.3 If a mistake comes from wrong, incomplete, late or changed information from you or an Applicant, you pay any new government or application fee and a price for the work that has to be redone, which we quote before starting. This does not apply where the information was correct and we used it wrongly.

11.4 An Applicant not spotting our mistake when checking their submitted application (clause 6.3) does not make the mistake partly theirs.

11.5 A refusal, delay or further processing by an Authority is not, by itself, a mistake by us. If a new application is needed for any other reason, we quote for it before starting.

12. Cancelling, and money when a Job ends

12.1 You can cancel a Job at any time by email. If you are a Consumer cancelling within the 14-day cancellation period, clause 13 applies instead of clause 12.2.

12.2 When a Job ends for any reason, we keep, or you pay us if not yet paid:

- (a) Third-Party Costs, including government and application fees, already paid or committed, until and unless we recover them (clause 12.3). For fixed-price items and costs included in a Package Price, this is what we actually paid;
- (b) our share of the price for each application we have submitted, which is earned in full when the application is submitted. Our share is the price less the Third-Party Costs it includes. Where the Quotation does not show a price per application, each Applicant's share is an equal part;
- (c) for any other work, the price shown for it in the Quotation if that work is complete, or otherwise a fair proportion of our share of the price for the work done; and

- (d) where you cancel, or where we end the Job under clause 14.2(b) to (e), the direct costs of ending the Job, such as cancelling appointments or couriers and returning documents, at the amounts we actually pay. This does not apply where the Job ends because of an event under clause 20, or is closed under clause 15.

We refund the rest under clause 10.7, and cancel any unpaid balance of our invoice. We never charge a penalty or charge twice for the same work.

12.3 If an Authority or supplier later refunds a Third-Party Cost, we pass it on to you when we receive it.

13. Consumers

13.1 This clause applies only to Consumers. Nothing in these terms takes away your rights under the Consumer Rights Act 2015 or other consumer law.

13.2 If we make the contract by email, telephone or away from our office, you can cancel within 14 days after the day the contract is made, without giving a reason. Schedule 1 explains how and includes a form you can use. We attach these terms, including Schedule 1, to our Quotation. After you accept, and before we start, we confirm the Job by email, including the date the contract was made.

13.3 We start work within the 14 days only if you ask us to in writing, by replying to our email that explains what starting early means for you, and in that reply you acknowledge that you lose the right to cancel once we have fully performed the service. Paying our invoice is not enough. If you ask us to start and then cancel within the 14 days, you pay a proportionate amount for the work done up to the time you tell us. Once we have fully performed the service, you can no longer cancel. We have fully performed the service when we have done everything in the Quotation, including returning your documents.

13.4 Asking us to start covers everything in the Job, including paying any government or application fee it needs. If you then cancel within the 14 days, a fee we have already paid counts towards the work done under clause 13.3, and we pass on any part of it we later recover (clause 12.3).

13.5 If you cancel within the 14 days without having asked us to start, you pay nothing.

13.6 We refund what is due within 14 days of you telling us you are cancelling, using the same payment method, at no cost to you.

13.7 If you cancel after the 14 days, clause 12 applies.

14. Ending or refusing work

14.1 We may decline any new instruction without giving a reason.

14.2 We may suspend or end a Job if:

- (a) we suspect forged documents, deception, fraud or other illegal activity;
- (b) we are asked to make a false or misleading statement, or to leave out relevant information;
- (c) you or an Applicant are abusive or threatening to our staff;
- (d) you or an Applicant persistently refuse to cooperate;
- (e) your or an Applicant's conduct makes continuing unreasonable or unsafe;
- (f) continuing would break the law or an Authority's rules; or
- (g) you become insolvent, enter administration or liquidation, or stop trading.

14.3 For (d) and (e), where we can, we explain the problem and give you a chance to put it right first. For the others, we may act immediately.

14.4 If we end a Job, clause 12.2 applies.

14.5 We may report suspected forged documents or fraud to the relevant Authority or the police, and give them the documents and information concerned. We may keep a suspected forged document rather than return it.

15. Jobs that go quiet

15.1 If we can't progress a Job because we haven't received information or instructions, we chase you by email and telephone.

15.2 If you still don't respond, we send a final email saying what we need and giving you at least 30 days to reply. If you don't, we close the Job and clause 12.2 applies, without the costs in clause 12.2(d).

15.3 If you come back after we have closed a Job, we treat it as a new Job with a new Quotation. We reuse any work that is still valid.

16. Passports and original documents

16.1 We are responsible for passports and original documents while they are in our office, with one of our runners, or with a courier we have booked.

16.2 If a passport or original document is lost or damaged while we are responsible for it, we tell you as soon as we know. We arrange a replacement as quickly as we reasonably can, pay the Third-Party Costs of replacing it and any visa in it, at the fastest service the Authority offers that your travel date reasonably needs, and redo our own work at no charge. We cannot make an Authority issue a replacement, or promise that travel will still be possible. Any other compensation is governed by clause 19. Clause 20 does not affect this.

16.3 We send passports and original documents only by tracked and signed-for delivery, same-day courier, or by hand. We never use untracked post.

16.4 We choose the delivery method and courier for documents we send. If you want a different one, you arrange and pay for it yourself and collect the documents from us; clause 16.5 then applies.

16.5 We are not responsible for documents while an Authority, a visa centre, or a carrier you or an Applicant arranged holds them. We help you trace and recover them.

16.6 Return delivery is included only if it is in your Quotation. If it is not, you or the Applicant can collect from our office, you can arrange your own courier, or you can pay our delivery charge before we book one.

16.7 We do not hold documents as security for unpaid invoices. If an invoice is overdue, we do not arrange delivery; you or the Applicant collect, or you arrange your own courier.

16.8 If documents are not collected or sent for, we hold them for **3 months** from the date we first tell you or the Applicant they are ready and ask for a return address or collection, and keep chasing. After that, we return them to whoever issued them: a UK passport to HM Passport Office, a foreign passport to its country's embassy in London, and other originals to the authority or registrar that issued them. We securely destroy copies.

16.9 If an Applicant wants their passport back while an Authority holds it, we will ask. This may delay or end the application, and new work is quoted separately.

17. Confidentiality

17.1 We keep information about you, your business, your Applicants, artists, tours and projects confidential, whether or not it is public. We use it only to carry out your Jobs and run our business.

17.2 We share it only where needed for a Job, with Applicants, Authorities, our suppliers (clause 5.5), and our insurers, accountants and professional advisers; where the law requires it; and as clauses 14.5 and 18 allow.

17.3 We never name a Client, artist, Applicant, tour or project in marketing, case studies or client lists without written permission. We publish testimonials only with the writer's consent, and without identifying details unless they agree.

17.4 This clause continues after a Job ends.

18. Personal data

18.1 We handle personal data as set out in our client privacy notice at **paramountvisas.com/privacy/clients**. Contact **privacy@paramountvisas.com** about your rights or any concern.

18.2 We share general progress on an application with the Client and anyone the Client names as a contact for the Job.

18.3 We never share an Applicant's health or criminal-history answers, or that they are the reason an application is delayed or refused, with the Client or its contacts, unless the Applicant asks us to, the law requires it, or we need to for a legal claim about our work. For a legal claim, we share only what the claim needs, and only with those dealing with it.

18.4 An Applicant consents separately to us holding their health or criminal-history answers. Accepting these terms is not that consent.

18.5 If an Applicant refuses or withdraws that consent, we stop using those answers for their applications and delete them, unless we need them for a live or likely legal claim about our work. Then we keep only what the claim needs, use it for nothing else, and delete it when the claim ends. Without those answers we may not be able to complete their application. If we cannot, that application ends and clause 12.2 applies to it, without the costs in clause 12.2(d), even if we could also end the Job under clause 14.2(b).

18.6 Clauses 18.2 to 18.5 do not apply to work under clause 3.3. For that work, we handle Applicants' data on the Client's instructions, under our data processing agreement, which we send with our first Quotation. It does not stop us acting under clause 14.5.

19. Our liability

19.1 Nothing in these terms limits our liability for death or personal injury caused by our negligence, for fraud, or for anything else the law does not allow us to limit.

19.2 We carry out our work with reasonable care and skill. We correct our mistakes as clause 11 sets out, and replace lost documents as clause 16 sets out.

19.3 Subject to clause 19.1, we are not liable to a Business Client, whether in contract, negligence or otherwise, for:

- (a) loss of profit, revenue, business, opportunity or goodwill;
- (b) the cost of cancelling, postponing or rearranging tours, performances, productions, events, travel or accommodation; or
- (c) any indirect or consequential loss.

19.4 Subject to clause 19.1, our total liability to a Business Client for all claims arising from each Job, whether in contract, negligence or otherwise, is capped at the total amount invoiced for that Job, or £10,000 if that is higher. This is a limit, not an amount we agree to pay. The cap does not apply to refunds of money you have paid us, or to what we do and pay under clauses 11 and 16.2. We never pay twice for the same loss.

19.5 We are not responsible for loss or delay caused by an Authority, by information or documents supplied wrongly or late by you or an Applicant, by a lawyer you engage directly, or by events outside our control (clause 20), except to the extent our own mistake contributed.

19.6 If you are a Consumer, we are responsible for loss that is a foreseeable result of our breaking these terms or failing to use reasonable care and skill. We are not responsible for business losses. Clauses 11 and 16.2 add to your legal rights and do not replace them.

20. Events outside our control

20.1 We are not responsible for delay or failure caused by events outside our reasonable control, such as Authority or visa-centre closures, government system failures, strikes, severe weather, postal or courier network disruption, epidemics, war or sudden changes to immigration rules. This does not affect clause 16.2.

20.2 If such an event affects your Job, we tell you, look for alternatives, and resume when we can.

20.3 If the Job cannot be done, or cannot be done in time to be any use to you, either of us can end it by email. Clause 12.2 applies, without the costs in clause 12.2(d).

21. Complaints, notices and disputes

21.1 If you are unhappy with our work, email your usual contact at Paramount Visas or **hello@paramountvisas.com**. We investigate and reply in writing. Complaints about personal data go to **privacy@paramountvisas.com**.

21.2 Cancellations, changes to a Job, complaints, and notices of suspension or termination must be made by email. We send notices to the email address you most recently gave us for the Job.

21.3 If something goes wrong that may lead to a claim, tell us as soon as you can. This does not shorten any legal time limit.

21.4 We will both try to settle any dispute by discussion first. This does not stop either of us taking urgent legal action or recovering a debt.

21.5 English law governs these terms. The courts of England and Wales decide disputes with Business Clients. Consumers keep any right to bring proceedings where they live.

21.6 Clauses 21.2 and 21.4 do not limit how a Consumer may exercise a legal right, including cancelling by post under Schedule 1.

22. General

22.1 Each Job is a separate contract.

22.2 Our team can agree the scope and price of a Job. Only a director can accept your supplier terms (clause 4.5) or agree, in writing, to change these terms.

22.3 If a court decides that any part of these terms cannot be enforced, only that part is removed and the rest still applies.

22.4 No one other than you and us can enforce these terms.

22.5 You may not transfer your rights under these terms without our written consent.

22.6 If we delay enforcing a right, we do not give it up.

23. Versions of these terms

23.1 Each Job is governed by the version of these terms named in our Quotation. That is the version in effect at **paramountvisas.com/terms-of-business** when we send the Quotation. If the Quotation names no version, the version in effect when we sent it applies.

23.2 New versions apply to new Jobs only, unless we both agree in writing to apply one to an existing Job.

23.3 Every earlier version stays available at **paramountvisas.com/terms-of-business/** followed by its version number, for example **/terms-of-business/v1.0**.

Schedule 1 — Consumer cancellation

This Schedule applies only to Consumers whose contract was made by email, telephone or away from our office.

A. Cancellation instructions

Right to cancel

You have the right to cancel this contract within 14 days without giving any reason.

The cancellation period will expire after 14 days from the day of the conclusion of the contract.

To exercise the right to cancel, you must inform us (Paramount Visas Ltd, Westerfield Business Centre, Main Road, Westerfield, Ipswich, Suffolk IP6 9AB; telephone +44 20 8178 7879; email hello@paramountvisas.com) of your decision to cancel this contract by a clear statement (e.g. a letter sent by post or e-mail). You may use the attached model cancellation form, but it is not obligatory.

To meet the cancellation deadline, it is sufficient for you to send your communication concerning your exercise of the right to cancel before the cancellation period has expired.

Effects of cancellation

If you cancel this contract, we will reimburse to you all payments received from you.

We will make the reimbursement without undue delay, and not later than 14 days after the day on which we are informed about your decision to cancel this contract.

We will make the reimbursement using the same means of payment as you used for the initial transaction, unless you have expressly agreed otherwise; in any event, you will not incur any fees as a result of the reimbursement.

If you requested to begin the performance of services during the cancellation period, you shall pay us an amount which is in proportion to what has been performed until you have communicated to us your cancellation from this contract, in comparison with the full coverage of the contract.

B. Model cancellation form

(Complete and return this form only if you wish to withdraw from the contract.)

To: Paramount Visas Ltd, Westerfield Business Centre, Main Road, Westerfield, Ipswich, Suffolk IP6 9AB; email hello@paramountvisas.com

I/We [*] hereby give notice that I/We [*] cancel my/our [*] contract for the supply of the following service [*],

Ordered on [*],

Name of consumer(s),

Address of consumer(s),

Signature of consumer(s) (only if this form is notified on paper),

Date

[*] Delete as appropriate.