Terms and Conditions

Website and Client Services

1st Step Wills & Trusts Limited

Last updated: 13 July 2026

Important

These Terms govern use of our website and the estate-planning and related services we provide. Please read them carefully before placing an order, approving work or using any document supplied by us.

Prepared for website publication. This document should be reviewed whenever the company's services, prices, regulatory position or complaints arrangements materially change.

1. About us

1st Step Wills & Trusts Limited is a private limited company registered in England and Wales under company number 11910658. We trade as 1st Step Wills & Trusts.

Registered office	International House, 66 Lavender Hill, London, SW11 5RQ, United Kingdom
Correspondence address	Unit 7, Olympic Park, Olympic Way, Warrington, WA2 0YL, United Kingdom
Email	support@1ststepwills.co.uk
Telephone	0203 762 2252
Company number	11910658
ICO registration	ZA559012

We are not a firm of solicitors and are not authorised or regulated by the Solicitors Regulation Authority. Where a matter requires reserved legal activity, specialist legal advice or services outside our scope, we may recommend or refer you to an appropriately authorised professional.

2. Definitions

Term	Meaning
Client	the individual or individuals who instruct us or purchase a Service.
Document	a Will, trust document, letter of wishes, lasting power of attorney, severance document, guidance pack or other document prepared or supplied by us.
Draft	a document supplied for review and approval before final production.
Final Document	the final version approved by the Client and supplied for signing or registration.
Service	any website, telephone, video, document-preparation, estate-planning, storage, registration-support, review or related service supplied by us.
Website	our website and any secure portal, questionnaire or online system we operate.
Working Day	a day other than Saturday, Sunday or a public holiday in England.

3. Scope of these Terms

These Terms apply to use of the Website and to all Services supplied by us unless a separate written agreement expressly states otherwise. By using the Website, booking an appointment, paying an invoice, approving a Draft or otherwise asking us to proceed, you agree to be bound by these Terms.

If there is a conflict between these Terms and a specific written quotation, client-care letter or service schedule, the specific written document will take priority to the extent of the conflict.

4. Jurisdiction and suitability

Unless expressly agreed otherwise in writing, our Documents are prepared in English for use under the law of England and Wales.

Our standard Services may not be suitable where, for example:

- you are domiciled, habitually resident or tax resident outside England and Wales;
- you own or expect to own property, businesses or significant assets outside England and Wales;
- your estate involves complex business, farming, trust, tax, succession or international issues;
- there are concerns about mental capacity, undue influence, coercion, fraud or vulnerability;
- there is a serious risk of a family-provision claim or dispute;
- you require advice on foreign law, tax, pensions, investments or financial products;
- the instructions involve reserved legal work or specialist advice outside our service scope.

You must tell us about any circumstance that may affect suitability. We may decline, pause or refer a matter where we reasonably consider that another professional should advise.

5. Client capacity, freedom and identity

By instructing us, you confirm that you are at least 18, are acting freely, understand the nature and effect of the instructions you are giving, and are not being pressured or improperly influenced.

We may ask for identification, proof of address, capacity evidence, medical evidence, an independent certificate provider, or other information where reasonably required. We may refuse to act if we are not satisfied about identity, capacity, freedom of decision or the integrity of the instructions.

6. How the contract is formed

A request for information, quotation or appointment does not itself create a binding contract. A contract is formed when we accept your instruction, confirm that we will act, and either receive the required payment or expressly agree different payment arrangements.

We may decline an instruction before acceptance. If we have received payment and then decline before work begins, we will refund the relevant payment.

7. Information and instructions supplied by you

You are responsible for ensuring that information supplied to us is:

- complete, accurate and not misleading;
- provided promptly and updated if circumstances change;
- lawfully supplied where it concerns another person;
- sufficient for us to prepare the requested Documents and provide the Service.

We are entitled to rely on the information and instructions you provide. Unless agreed otherwise, we do not independently verify family relationships, ownership, values, liabilities, identities, tax positions, medical information or the wishes of third parties.

We are not responsible for an error, omission, delay, loss or invalidity caused by incomplete, inaccurate, late or misleading information supplied by you or on your behalf.

8. Advice and service limitations

We will use reasonable care and skill when providing Services. The scope of our work is limited to the Service agreed with you.

Unless expressly agreed in writing, we do not provide:

- investment, pension, mortgage, financial-product or regulated financial advice;
- accountancy or tax-compliance services;
- foreign-law advice;
- litigation or representation in court;
- probate administration, conveyancing or other reserved legal activity;
- a guarantee that an estate will avoid tax, care fees, claims, disputes or future changes in law.

General information, marketing materials, website content and explanatory guides are not a substitute for advice on your individual circumstances.

9. Drafts, checking and approval

Drafts are supplied for review and approval. You must check names, addresses, dates, relationships, appointments, gifts, percentages, instructions, preferences and all other details carefully.

You must tell us promptly about any error or required amendment. Approval of a Draft confirms that, to the best of your knowledge, it accurately reflects your instructions.

The number of amendments included in the agreed price will be stated in the quotation or client-care information. Further amendments, changes of instruction or work required because information was omitted or changed may incur an additional fee, which we will explain before carrying out chargeable work.

10. Timescales

Any timescale is an estimate unless we expressly agree a fixed deadline in writing. Timescales may depend on receiving complete instructions, payment, approvals, identification, third-party information and responses from public bodies.

We are not responsible for delay caused by incomplete instructions, client non-response, postal services, public bodies, registration authorities, professional advisers or events outside our reasonable control.

11. Final Documents and signing

A Draft is not intended to be signed unless we expressly identify it as the Final Document. After approval and payment, we will prepare or arrange the Final Document and provide signing or execution instructions.

You are responsible for ensuring that the Final Document is signed, witnessed and dated strictly in accordance with the instructions. We are not normally present at signing and cannot guarantee that execution has been completed correctly.

A Document may be invalid or ineffective if the signing instructions are not followed, pages are altered or removed, the wrong people witness it, signatures are made in the wrong order, or required registration is not completed.

12. Lasting Powers of Attorney

The Office of the Public Guardian and any other registration authority are independent of us. Their fees, processing times, decisions and services are outside our control.

Unless expressly included in the Service, our fee does not include government registration fees. Registration fees may change and are payable in addition to our charges.

The donor, certificate provider, attorneys and replacement attorneys must sign in the correct order. We are not responsible for rejection, delay or invalidity caused by incorrect signing, missing information, ineligible signatories or matters not disclosed to us.

13. Trusts and property-related planning

Trust and property-protection planning may require additional steps after the documents are signed, including severance of a joint tenancy, Land Registry applications, trustee action, tax registration or professional advice.

We will identify the steps included in the agreed Service. Unless expressly included, we are not responsible for carrying out conveyancing, Land Registry work, trust administration, tax returns or ongoing trustee duties.

14. Storage, registration and retrieval

Where storage is included or purchased, we will store the original Document or arrange secure storage on the terms stated at the time. Registration on a Will register records the existence and location of a Will; it does not store the Will itself unless expressly stated.

You must keep us informed of changes to your contact details. Retrieval, certified copies, replacement packs, amendments, postage or transfer of stored documents may be subject to the fee applicable at the time.

We may transfer stored documents to another suitable professional storage provider if reasonably necessary, subject to appropriate confidentiality and data-protection safeguards.

15. Prices, VAT and third-party fees

Prices will be confirmed before you place an order or instruct us to proceed. Unless stated otherwise, quoted consumer prices include VAT where VAT is chargeable.

Third-party charges, including government registration fees, Land Registry fees, medical reports, certificate-provider fees, courier charges and specialist professional fees, are additional unless expressly included.

We may change our prices for future Services. A price change will not alter a contract already accepted, except where you later request additional or different work.

16. Payment

Payment is due in accordance with the quotation, invoice or payment plan. We may pause work, withhold final production or decline registration or delivery until sums due have been paid.

Where payment is made in instalments, failure to pay an instalment may make the outstanding balance immediately due, subject to applicable consumer law and any written payment arrangement.

17. Cancellation rights

Where you enter into a distance or off-premises contract as a consumer, you will normally have a 14-day cancellation period under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, unless an exception applies.

If you ask us to start providing a Service during the cancellation period, you expressly request early performance. If you then cancel, you may be required to pay a proportionate amount for work carried out up to cancellation.

Where a Service has been fully performed during the cancellation period, the right to cancel may be lost if you expressly requested early performance and acknowledged that consequence.

Personalised goods or printed Documents made to your specification may fall within an exception to the cancellation right. Digital content supplied immediately may also be subject to separate consent and acknowledgement requirements.

Nothing in this section removes rights relating to faulty goods, defective digital content or Services not provided with reasonable care and skill.

18. How to cancel

To cancel, contact us clearly stating your decision:

- Email: support@1ststepwills.co.uk
- Telephone: 0203 762 2252
- Post: Unit 7, Olympic Park, Olympic Way, Warrington, WA2 0YL

Where a statutory cancellation right applies, it is sufficient to send the cancellation communication before the period expires.

19. Refunds

Any refund will be calculated in accordance with applicable consumer law and the work completed. We may deduct the reasonable value of Services supplied where you requested work to begin during the cancellation period.

If a personalised Document has already been prepared, printed or bound, cancellation or refund rights may be limited, but your statutory rights remain unaffected.

Choosing not to sign or use a correctly prepared Document does not automatically entitle you to a refund.

20. Faulty, damaged or incorrect Documents

Please notify us promptly if a file cannot be opened, a printed Document arrives damaged, or the Final Document does not match the approved Draft. Where we are responsible, we will take reasonable steps to correct, reproduce or replace it without charge.

This does not cover damage, alteration or loss occurring after delivery, or errors arising from information or approval supplied by you.

21. Changes in circumstances and future reviews

Estate-planning documents should be reviewed regularly and after significant changes, including marriage, civil partnership, divorce, separation, birth, adoption, death, property purchase, business changes, relocation or substantial financial change.

Unless you purchase an ongoing review service, we are not responsible for monitoring your circumstances or notifying you of future legal, tax or personal changes.

22. Your responsibilities

You agree to:

- provide accurate and complete instructions;
- read Drafts and guidance carefully;
- raise questions before approving a Draft;
- follow signing, witnessing, registration and storage instructions;
- keep contact details up to date;
- seek specialist advice where we recommend it;
- avoid altering a Final Document without professional advice;
- tell relevant executors, trustees, attorneys or family members where appropriate.

23. Our liability

Nothing in these Terms excludes or limits liability where it would be unlawful to do so, including liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or breach of rights that cannot lawfully be excluded.

Subject to that, we are responsible for reasonably foreseeable loss caused by our breach of contract or failure to use reasonable care and skill. We are not responsible for loss that was not reasonably foreseeable when the contract was formed.

We are not responsible for business losses suffered by a consumer, including loss of profit, revenue, opportunity or business interruption.

Where you use a Service wholly or mainly for business purposes, our total aggregate liability arising from the relevant Service will not exceed the greater of the amount paid for that Service and £50,000, except where liability cannot lawfully be limited.

Any limitation is subject to the Consumer Rights Act 2015 and the requirement that consumer terms be fair and transparent.

24. Events outside our control

We are not responsible for delay or failure caused by events outside our reasonable control, including failure of utilities, internet or hosting services, cyber incidents, postal disruption, public-authority delay, severe weather, fire, flood, epidemic, war, terrorism or industrial action.

We will take reasonable steps to reduce the effect and will contact you where a substantial delay is likely.

25. Website use

Website content is provided for general information. We may update, suspend or withdraw all or part of the Website without notice.

You must not:

- use the Website unlawfully or fraudulently;
- attempt to gain unauthorised access to systems, accounts or data;
- introduce viruses, malware or harmful material;
- copy, resell or exploit Website content or Documents except for personal authorised use;
- use another person's account or share login credentials.

26. Intellectual property

We or our licensors own the intellectual-property rights in the Website, templates, guidance, branding and document systems.

Once you have paid in full, you may use the Final Documents prepared for you for your own personal estate-planning purposes. You may not resell, reproduce for others, publish or commercially exploit our templates or materials.

27. Account and support access

Where an online account or portal is provided, you must keep access credentials confidential. We are not responsible for unauthorised access resulting from your failure to protect them.

With your request or where reasonably necessary to provide support, authorised staff may access your account or Drafts. Such access will be limited to legitimate support, service, security or compliance purposes and handled in accordance with our Privacy Notice.

28. Call recording and communications

Calls may be recorded where you have been notified, for quality, training, instruction verification, complaint handling and legal-claim purposes.

We may communicate by email, telephone, text message, video call, post or secure portal using the details you provide. Email and internet communications cannot be guaranteed completely secure or error-free.

29. Data protection and cookies

We process personal information in accordance with our Privacy Notice. Our use of cookies and similar technologies is explained in our Cookie Policy and website consent controls.

You should review those documents before using the Website or providing personal information.

30. Third-party services and links

We may use third-party providers or refer you to independent professionals. Unless we expressly accept responsibility in writing, third parties are responsible for their own services, advice, fees, timescales and terms.

Links to external websites are provided for convenience and do not amount to endorsement. We are not responsible for external content or availability.

31. Complaints

If you are unhappy with our Service, please contact support@1ststepwills.co.uk or write to Unit 7, Olympic Park, Olympic Way, Warrington, WA2 0YL.

We will acknowledge and investigate the complaint under our complaints procedure and aim to provide a substantive response within a reasonable period.

Because we are not an SRA-regulated firm, the Solicitors Regulation Authority and Legal Ombudsman will not necessarily have jurisdiction over a complaint about us. If a separately regulated professional has advised you, their own regulator or redress scheme may apply. We will explain any relevant route in our final response.

We will provide information about any certified alternative dispute-resolution body that we are legally required to identify. The former European Commission Online Dispute Resolution platform was discontinued in July 2025 and is no longer an available route.

32. Professional status and insurance

We are an independent estate-planning company and not a firm of solicitors. Our advisers may hold individual professional memberships or qualifications. Details relevant to a particular adviser are available on request.

We maintain professional indemnity insurance appropriate to our business. Any statement about cover is subject to the terms, limits and exclusions of the policy in force.

33. Ending or suspending the Service

We may suspend or end the Service on reasonable notice if you fail to pay, do not provide required information, behave abusively toward staff, misuse the Website, create a conflict of interest, ask us to act unlawfully, or if continuing would breach professional, legal or regulatory obligations.

Where possible, we will explain the reason and any payment or refund consequences. Your accrued rights and obligations will continue.

34. Transfer of rights and subcontracting

We may use suitable employees, consultants and subcontractors to provide the Service. We remain responsible for our contractual obligations.

We may transfer our rights and obligations to another organisation as part of a business sale, merger or restructuring, provided this does not reduce your consumer rights.

You may not transfer your contract without our written agreement.

35. Third-party rights

The contract is between you and us. No other person may enforce these Terms under the Contracts (Rights of Third Parties) Act 1999, except where we expressly agree otherwise.

36. Changes to these Terms

We may update these Terms for future use to reflect changes in law, guidance, services, systems or business arrangements. The version in force when your contract is formed will normally govern that contract, unless a change is required by law or expressly agreed.

37. Severability and waiver

If any provision is found invalid or unenforceable, the remaining provisions will continue in force. A delay in enforcing a right does not waive that right.

38. Governing law and courts

These Terms and any non-contractual obligations arising from them are governed by the law of England and Wales.

If you are a consumer resident in another part of the United Kingdom, you may also have the right to bring proceedings in your home courts. Nothing in these Terms removes mandatory consumer protections.

39. Contact details

Company	1st Step Wills & Trusts Limited
Email	support@1ststepwills.co.uk
Telephone	0203 762 2252
Correspondence address	Unit 7, Olympic Park, Olympic Way, Warrington, WA2 0YL, United Kingdom
Registered office	International House, 66 Lavender Hill, London, SW11 5RQ, United Kingdom

Website implementation note

For the website administrator

Publish these Terms with clear links to the Privacy Notice, Cookie Policy, complaints procedure and cancellation information. The checkout or instruction process should require an affirmative acceptance of the Terms and retain a time-stamped record of the version accepted. Where work is requested within the 14-day cancellation period, include a separate express request for early performance and the required acknowledgement.

Review note

This document is a practical commercial draft based on the company's existing terms and the service information supplied. Because it governs consumer contracts and estate-planning services, it should be reviewed by a UK solicitor or specialist compliance adviser before publication, particularly the cancellation, complaints, liability, professional-status and service-scope provisions.