Learn with Oliver — Terms and Conditions

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The Terms and Conditions for using Learn with Oliver, including the terms of sale for buying a course and your right to cancel.

About these terms

These Terms and Conditions apply when you create an account on Learn with Oliver (learnwitholiver.uk) and when you buy a course for yourself. The section "Terms of sale" and the sections after it cover buying. Learn with Oliver is provided by Zenoo Ltd ("we", "us"). AML Buddy and Learn with Oliver are brand names of Zenoo Ltd. Our details are at the end of these terms.

If a firm buys certificates for its team, the firm terms (https://learnwitholiver.uk/firm-terms) also apply to the firm. Learners who join a firm still use their own account under these terms.

This is version 2026-11-06, in force from 6 November 2026. You can download a copy as a PDF from this page. When you buy, we email you a PDF of the version you accepted.

The service and what it includes

What Learn with Oliver is. Online anti-money laundering (AML) training for people who work at UK firms. Each course is made of short modules. Each module has lessons and an unscored check of your understanding. A course ends with a certificate assessment. When you pass it, you get a certificate of completion and a training record.

Free with an account. The modules AML basics and Red flags in your work (lessons and check), and the whole course AML for owners, managers and MLROs, including its assessment and certificate. We may change what is free, but never in a way that takes away something you have paid for.

Paid. Each sector course (for example AML for accountants and bookkeepers) costs £36 including VAT per person. Paying opens every module of that course and its certificate assessment, and gives you one certificate. See "Terms of sale".

The certificate assessment. Up to 25 questions drawn from the course. You pass with 80% or more, as long as you get every essential question right. Retakes are free, with a limit of 3 failed attempts in any 24 hours. Each attempt draws a new set of questions. After a failed attempt we show you which questions to revise, but not the answers. If you reach the limit, you can try again 24 hours after the first of those attempts.

The course page shows the modules in the course and roughly how long it takes, before you buy.

What you need. An email address to sign in, and an up-to-date web browser (for example Chrome, Edge, Safari or Firefox) on a computer, tablet or phone. Audio and video are optional; videos have transcripts. Certificates and training records are PDF files. The service and its support are in English only.

What it is not. The courses give general information about UK AML rules, not legal advice. Your firm's own procedures and your MLRO come first, and your firm remains responsible for training its staff. Learn with Oliver is not accredited by any professional body and does not award CPD hours, though your professional body may let you record it in your own CPD log.

Oliver, our AI assistant

Oliver is AML Buddy's AI assistant, not a person. Its chat answers in Ask Oliver are written automatically from our checked knowledge base and can be incomplete or wrong. They are general information, not legal advice, and they are not part of the assessed course or your certificate. Check important points with your firm's procedures and your MLRO. Don't type the names or details of clients or colleagues into the chat. How we handle chat messages is explained in our privacy notice (https://learnwitholiver.uk/privacy#oliver).

Your account

You need to be 16 or over to create an account, and 18 or over to buy a course. You accept these Terms and Conditions when you create your account.

You sign in with a one-time code we email to you, so keep your email account secure. One account is for one person: use your

own name (it is printed on your certificate) and don't share your account. You can change your details, turn emails on or off, or delete your account at any time in your profile.

Fair use

Use the courses for your own training or your firm's staff training. Don't copy, publish or resell course content; don't share assessment questions or answers; don't let someone else take an assessment for you; don't try to get round the paid parts of the service; and don't overload, probe or attack the site. The course content belongs to Zenoo Ltd or its licensors.

Certificates and training records

A certificate of completion and a training record are issued when you pass a course's certificate assessment. They record that you completed the training on that date. They are not a qualification, and they do not show that you or your firm comply with the Money Laundering Regulations. We do not check identity: the name printed is the one in your account.

Public check. Each certificate has an ID. Anyone with the ID can check it at /verify and see your first name and the first letter of your surname, the course, the dates and whether the record is valid. You can ask us to remove a certificate from public view by emailing support@amlbuddy.uk.

How long we keep them. Certificate records and the assessment attempts behind them are kept for 6 years from issue, even if you delete your account, so certificates stay checkable by ID. A firm's team view no longer shows your name or progress. Our privacy notice (https://learnwitholiver.uk/privacy#retention) explains this.

Terms of sale

Seller. Zenoo Ltd (trading as Learn with Oliver), registered in England and Wales, company number 11093114, registered office C/O Azets, Westpoint, Lynch Wood, Peterborough PE2 6FZ, VAT number GB289465345. Email support@amlbuddy.uk. We provide support by email.

Prices. All prices include VAT at 20%, and the total is shown before you pay. One course with one certificate for one person costs £36. Firms buy certificates at one rate per certificate for the whole order, set by the quantity (2–4: £36 each; 5–9: £30 each; 10–14: £27 each; 15–24: £25.50 each; 25–49: £24 each; 50–99: £21 each; 100–249: £18 each; 250 or more by quote). A firm order is for at least 2 certificates; one person buys for themselves.

One purchase, one certificate. Each purchase gives one person the paid course, its certificate assessment with free retakes (up to 3 failed attempts in 24 hours) and one certificate with its training record. A purchase that hasn't produced a certificate doesn't expire while your account is open. Once your certificate is issued, the lessons stay open to you for revision, but a new certificate, for example a yearly refresher, is a new purchase at the price shown at the time.

How the contract is made. You choose a course, tick the boxes on the checkout page and pay on Stripe's secure payment page. Until you pay, you can go back and change or cancel anything. The contract is made when your payment is confirmed and we show "Payment received". We keep a record of your order and of the terms version you accepted. The contract is in English.

Paying and invoices. You pay by card on Stripe's page; we never see your card details. Stripe, our payment provider, issues the VAT invoice and emails you a receipt. You can also open the VAT invoice from Orders and invoices in your account menu (https://learnwitholiver.uk/me/orders).

Order confirmation. After you pay, we email you an order confirmation with your order details and a PDF copy of the terms you accepted. If the email can't be sent straight away, we keep trying every day until it is.

Your right to cancel and refunds

Your 14-day right to cancel. If you buy for yourself, you can cancel within 14 days of buying and get a full refund, as long as you haven't started the paid course.

Asking for access straight away. At checkout you tick a box (never ticked for you) to ask for access to the paid course straight away, and to confirm that you lose your right to cancel once you start. Until you start, you keep the right.

What "start" means. You start when you open a paid module of the course you bought, or start its certificate assessment. The free modules and the free course don't count. If you buy a new certificate for a course you have already completed (for example a refresher), you already have the lessons, so only starting the certificate assessment counts.

How to cancel. Email support@amlbuddy.uk with your order reference and a clear statement that you cancel, for example "I

cancel my order". You can use the model cancellation form below, but you don't have to. To meet the deadline, send your message before the 14 days end.

Your refund. If you cancel before you start, we refund the full amount to the card you paid with within 14 days of hearing from you. There is no fee.

After the 14 days. If you haven't started the paid course, you can still ask us to refund it while your account is open. Once you have started it, or once its certificate has been issued, it can't be refunded, but your statutory rights below still apply.

If the law treats the course as a service. If the course were treated as a service rather than digital content and you cancel within 14 days after asking us to start, you would pay a fair amount for what you used before you cancelled.

Mistakes. If you were charged twice or by mistake, email us and we will refund the extra payment.

Firms buying for their business don't have the 14-day right; the firm terms (https://learnwitholiver.uk/firm-terms#refunds) explain their refunds.

Model cancellation form

(Complete and return this form only if you wish to cancel the contract. You can also simply email us saying that you cancel.)

To: Zenoo Ltd (trading as Learn with Oliver), C/O Azets, Westpoint, Lynch Wood, Peterborough PE2 6FZ. Email: support@amlbuddy.uk.

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

Course: _____

Ordered on: _____ Order reference: _____

Name: _____

Address: _____

Signature (only if this form is sent on paper): _____

Date: _____

Your statutory rights

The courses and certificates are digital content. Under the Consumer Rights Act 2015 they must be of satisfactory quality, fit for purpose and as described. If they are not, you can ask us to repair or replace them, and if that isn't possible or doesn't put things right, you can ask for a price reduction or a refund. If faulty digital content we supplied damages your device or other digital content, and we didn't use reasonable care and skill, we will repair the damage or compensate you. Nothing in these terms affects these rights. Citizens Advice can tell you more about them.

Updates to courses

We update courses when the law or guidance changes, and we may reorganise a course or replace it with an equivalent one. Each module shows when it was last reviewed. Updates won't reduce what you paid for: you keep access to the course (or its replacement) and its assessment for the purchase you made, and certificates already issued stay valid.

Our responsibility to you

We are responsible for loss you suffer that is a foreseeable result of our breaking these terms or failing to use reasonable care and skill. Loss is foreseeable if it is obvious it will happen, or if both of us knew it might happen when the contract was made.

We are not responsible for loss that was not foreseeable. The courses are for your personal training: we are not responsible for business losses, and decisions your firm makes are for your firm and its MLRO.

Nothing in these terms limits or excludes our liability for death or personal injury caused by our negligence, for fraud, for your rights under the Consumer Rights Act 2015, or for anything else the law does not allow us to limit.

Ending your account

You can delete your account at any time in your profile. If you have a paid course you haven't started, email us first and we will refund it; deleting your account ends your access to it. Certificates already issued stay valid and checkable.

If you don't use your account for 24 months, we delete it. We email you 30 days before, and signing in keeps it open.

We may suspend or close an account, after telling you why, if you seriously or repeatedly break these terms (for example by sharing assessment questions or letting someone else take your assessment). If we close your account for a reason that isn't your fault, we will refund any paid course you haven't started.

Emails from us

We send the service emails your account needs: sign-in codes, order confirmations, invitations from your firm, replies to your questions and important notices about your account. We also send refresher reminders 30 and 7 days before the suggested refresher date of your latest certificate on a course; each reminder has a one-click link to turn them off, and you can also turn them off in your profile.

Marketing emails from Zenoo Ltd (Learn with Oliver and AML Buddy) are sent only if you tick the box for them. The box is never ticked for you, and your account works the same either way. You can unsubscribe at any time in your profile or by emailing support@amlbuddy.uk. How we use your data is explained in our privacy notice (https://learnwitholiver.uk/privacy).

Changes to these terms

We may change these terms for future purchases and for the use of your account, for example because the law or our service changes. Each purchase is governed by the version you accepted when you paid; we keep a record of it and email you a copy.

If we change the terms that apply to your account in a way that matters to you, we will email you at least 30 days before the change takes effect. If you don't want to accept the change, you can delete your account, and we will refund any paid course you haven't started.

Complaints

If something goes wrong, email support@amlbuddy.uk with your name, the email address on your account and what happened. We reply within 48 hours and tell you what we will do to put it right. Replies may come from Oliver AI, our support assistant, which is an AI assistant and always says so. If you are not happy with our answer, tell us and we will look at it again. If we still can't agree, you can get free advice from Citizens Advice (citizensadvice.org.uk). We don't currently use an alternative dispute resolution (ADR) scheme: we will tell you at the time if we are willing to take a particular complaint to one, such as ProMediate. You can also take your claim to court, including the small claims track.

Law and courts

These terms are governed by the law of England and Wales. If you live in Scotland or Northern Ireland, you can bring a claim in your local courts, and you keep the protection of the consumer law where you live.

Who we are

Zenoo Ltd, registered in England and Wales, company number 11093114. Registered office: C/O Azets, Westpoint, Lynch Wood, Peterborough PE2 6FZ. VAT number GB289465345. Email support@amlbuddy.uk. Learn with Oliver and AML Buddy are brand names of Zenoo Ltd.

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