

# General Terms & Conditions

## 1. Introduction

The Website Owner, Velay Financial Services Limited, including subsidiaries and affiliates ("Website" or "Website Owner" or "we" or "us" or "our") provides the information contained on this website or any of the pages comprising the website ("website") to visitors ("visitors") (cumulatively referred to as "you" or "your" hereinafter) subject to the terms and conditions set out in these website terms and conditions.

## 2. Information on the Website

Whilst every effort is made to update the information contained on this website, neither the Website Owner nor any third party or data or content provider make any representations or warranties, whether express, implied in law or residual, as to the sequence, accuracy, completeness or reliability of information, opinions, any share price information, research information, data and/or content contained on the website and shall not be bound in any manner by any information contained on the website. The Website Owner reserves the right at any time to change or discontinue without notice, any aspect or feature of this website.

No information on this website shall be construed as constituting specific investment, legal, tax or other advice and information is offered for information purposes only and is not intended for investment purposes. You are advised to seek your own personal professional advice before making any investment decisions. No information contained in this website shall be deemed to constitute an invitation to subscribe into any funds or products. You and your company rely on the information contained on this website at your own risk. If you find an error or omission at this site, please let us know.

## 3. External Links

External links may be provided for your convenience, but they are beyond the control of the Website Owner and no representation is made as to their content. Use or reliance on any external links and the content thereon provided is at your own risk. When visiting external links you must refer to that external website's terms and conditions of use. No hypertext links shall be created from any website controlled by you or otherwise to this website without the express prior written permission of the Website Owner. Please contact us if you would like to link to this website or would like to request a link to your website.

## 4. Specific Use

You further agree not to use the website to send or post any message or material that is unlawful, harassing, defamatory, abusive, indecent, threatening, harmful, vulgar, obscene, sexually orientated, racially offensive, profane, pornographic or violates any applicable law and you hereby indemnify the Website Owner against any loss, liability, damage or expense of whatever nature which the Website Owner or any third party may suffer which is caused by or attributable to, whether directly or indirectly, your use of the website to send or post any such message or material.

## 5. Disclaimer of Liability.

The Website Owner shall not be responsible for and disclaims all liability for any loss, liability, damage (whether direct, indirect or consequential), personal injury or expense of any nature whatsoever which may be suffered by you or any third party (including your company), as a result of or which may be attributable, directly or indirectly, to your access and use of the website, any information contained on the website, your or your company's personal information or material and information transmitted over our system.

## 6. Access & Use of the Website.

The Website Owner does not make any warranty or representation that information on the website is appropriate for use in any jurisdiction. By accessing the website, you warrant and

represent to the Website Owner that you are legally entitled to do so and to make use of information made available via the website.

## **7. Applicable laws.**

Any relevant terms and conditions, policies and notices shall be governed by and construed in accordance with the laws of Gibraltar without giving effect to any principles of conflict of law. You hereby consent to the exclusive jurisdiction of the Supreme Court of Gibraltar in respect of any disputes arising in connection with the website, or any relevant terms and conditions, policies and notices or any matter related to or in connection therewith.

## **8. Copyright**

All aspects of this web site – design, text, graphics, applications, software, underlying source code and all other aspects – are copyright of Velay Financial Services Limited and its affiliates or content and technology providers.

In accessing these web pages, you agree that any downloading of content is for personal, non-commercial reference only. No part of this web site may be reproduced or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without prior permission of the Website Owner.

For rights clearance please contact us.

## **9. Data Security**

To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.