Terms of Use

By accessing https://www.navigateconsultant.com/ and any pages thereof ("Website"), you agree to be bound by the following terms and conditions as any future revision Navigate Investment Consultant Company Limited, its subsidiaries, affiliates, associates and related companies (collectively "NIC") may make in its discretion. If you do not agree to the terms and conditions below, please do not access the Website or any pages thereof.

Access

The information on the Website has been prepared for information purposes only without regard to any particular user's investment objectives, financial situation or position and NIC is not soliciting any action based upon them. The content contained on the Website is owned or licensed by NIC and its third-party information providers and is protected by applicable copyrights, trademarks, service marks, and/or other intellectual property rights. Such content is solely for your personal, non-commercial use. Accordingly, you may not copy, distribute, modify, post, frame or deep link the Website, including any text, graphics, video, audio, software code, user interface design or logos. You may download material displayed on the Website for your personal use provided you also retain all copyright and other proprietary notices contained on the materials. You may not distribute, modify, transmit, reuse, repost, or use the content of the Website for public or commercial purposes, including all text, images, audio, and video, without NIC's written permission. Modification or use of the materials for any other purpose violates NIC's intellectual property rights. All trademarks, service marks, and logos displayed on the Website are proprietary to NIC and/or their respective owners. Nothing contained on the Website should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any trademark displayed on the Website without the written permission of NIC or such other third party that may own the trademark displayed on the Website. Your use of the trademarks displayed on the Website, except as provided herein, is strictly prohibited. The use of the images displayed on the Website by you, or anyone else authorized by you, is prohibited. Any unauthorized use of the images may violate copyright laws, trademark laws, and the laws of privacy and publicity, and communications, as well as other regulations and statutes. If you download any information from the Website, you agree that you will not copy it or remove or obscure any copyright or other notices or legends contained in any such information.

Information on the Website

NIC has taken reasonable care to ensure that the information contained on the Website is accurate, current, complete, fit for its intended purpose and compliant with relevant legislation and regulations and, where applicable, the laws of the country of your residence as at the date of issue. However, errors or omissions may occur due to circumstances beyond NIC's control, (i.e. information from third party ("TP Information")). Although NIC will use its best endeavours to ensure accuracy, validity or completeness of TP Information, no warranty is given, or representation made, regarding their accuracy, validity or completeness. You must conduct your own due diligence and investigations rather than rely on any of the information in the Website. Any person who acts upon the information contained on the Website does so entirely at his own risk. Information posted on the Website is current only as at the date it is first posted and may no longer be complete when viewed by you. All content on the Website is subject to modification from time to time without notice. To the extent that the Website contains any expression of opinion or forecast, such opinion or forecast is based on sources believed by NIC to be reliable, but is not guaranteed or warranted as to its current validity, accuracy or completeness. Opinions expressed represent the opinions of NIC at the date of publication only, reflecting prevailing market conditions and certain assumptions (which may not prove to be valid), are subject to change and should not be relied on by users of the Website.

<u>Linked Websites</u>

Links to websites operated by third parties are provided for information only and do not constitute any form of advice, endorsement or recommendation of such websites or the material on them. NIC accepts no responsibility for information contained on any other sites which can be accessed by hypertext link from the Website or for these sites not being available at all times. NIC has not reviewed, and will not review or update, such websites or information and any use that you make of such websites and information is at your own risk. Please note that when you click on any external site hypertext link you will leave the Website.