



HIBISCUS

Website terms of Use
Hibiscus (IOM) Limited

WEBSITE TERMS of USE

Welcome to our website. These Terms of Use govern your access and use of this website. By accessing this website, you acknowledge and agree to these terms and conditions, which together with our Privacy Statement and Cookie Policy and any notices, disclaimers or other terms and conditions (including where relevant our Terms of Business) govern Hibiscus Group Limited's relationship with you in relation to this website. If you do not agree to any of them, do not continue to use our website and exit the website immediately.

Owner and operator

You are currently accessing the official website of the Hibiscus group of companies. In this notice the term "us", "our", "we" or "Hibiscus" refers to the owner and operator of this website which includes:

Hibiscus Group Limited is a company registered in England and Wales under registration number 07393159 and authorised and regulated by the UK Financial Conduct Authority under firm reference number 540418. The registered address of Hibiscus Group Limited is 11th Floor, 30 Crown Place, London, EC2A 4EB.

Hibiscus (IOM) Limited is a company registered in the Isle of Man under registration number 135067C and is registered with the Isle of Man Financial Services Authority under the Designated Business Act 2015 reference number DB000877. The registered address of Hibiscus (IOM) Limited is Clinch's House, Douglas, Isle of Man IM99 1 RZ

The term 'you' refers to the user or viewer of our website.

Availability

This information on this website is not directed, made available to or to be used by any person in any country or territory where such distribution or use would be contrary to any applicable local laws or regulation.

Before accessing and using the website you must be satisfied that in doing so it is not contrary to applicable local laws or regulation, and by continuing to access the website you hereby represent to Hibiscus that this is not the case.

We have the right at any time, without providing notice, to change, modify, add to or delete from these terms and conditions and to change the content of this website.

Third parties

Please be aware that this website may refer to or contain materials, products or services that are not owned or licensed by us or provide link to websites and networks not owned, operated or supported by us. These are provided for your convenience, for information only, and do not signify our endorsement or recommendation of any

kind. We have no responsibility for the content of the linked website(s) you may find. We accept no responsibility or liability of any kind in respect of such third-party websites and networks that may arise from your use of them.

Use of material

This website contains material which is owned by us or third parties or licensed to us. This material includes, but is not limited to, the design, layout, look, appearance, images and graphics.

Any data or price information is indicative only and we are not liable for any use you make of it.

Any redistribution or reproduction of part or all of the contents of this website in any form is prohibited other than that you may print or download to a local hard disk extracts for your personal and non-commercial use only. You may not, except with our express written permission, distribute or commercially exploit the contents. Nor may you transmit it or store it in any other website.

Limitation of liability

We do not provide any warranty or guarantee, whether expressed or implied, as to the accuracy, timeliness, performance, completeness or suitability of the information and materials found or offered on this website for any particular purpose or that the website will be uninterrupted, error free or that it will meet your needs. You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law.

Your use of any information or materials on this website is entirely at your own risk, for which we shall not be liable. It shall be your own responsibility to ensure that any products, services or information available through this website meet your specific requirements.

Nothing on the website is intended to be and should not be construed as being investment advice.

You must exercise your own independent skill and judgment in making an investment or other decision.

You acknowledge, by your use of the website, that your use is at your own risk.

Unauthorised use

Unauthorised use of this website may give rise to a claim for damages and/or be a criminal offence.

Termination

We have the right to terminate your use of this website if in our sole discretion we determine you have breached the terms or believe there is likelihood you will.

Governing law

Your use of this website and any dispute arising out of such use of the website is subject to the laws of England and the parties irrevocably submit to the non-exclusive jurisdiction of the English courts.