



Terms of use

Your access to and use of this website

Terms of use

The terms of use presented below govern your access to and use of the https://www.clbgroup.com website and any affiliated sites, services, or applications where there is a link to these terms of use. By visiting and accessing this website, you agree to abide by these terms of use, including any additional legal information that may apply to your country. Before using this website, you are responsible for reviewing and complying with these terms of use and all applicable legal information.

These terms of use and the information and materials contained in this website are subject to change anytime. In addition, we may add or remove features from our website at any time and at our sole discretion. Continued access to this website after any changes to these terms of use will represent your acceptance of the changed terms of use.

If you disagree with being bound by these terms of use, do not continue using this website.

Local restrictions

This website and all information contained within it are not intended for use by any person resident or living in any jurisdiction where

- 1. The distribution of such information is against the laws of such jurisdiction; or
- **2.** Such distribution is forbidden without acquiring the necessary licenses or authorizations from Us, and such licenses or authorizations have not been granted.

Services and products

Products and services displayed on this website may not be eligible for or available to residents of certain jurisdictions or specific categories of investors.

Any information provided on this website is for informational purposes only and is subject to alteration without notice. The information does not consider any recipient's specific investment objectives, financial situation, or needs. Accordingly, it should not be construed as a solicitation, offer, or recommendation to buy or sell securities, investments, or other financial instruments or to effect any transactions or legal acts.

Unless expressly stated otherwise, all price information is for indicative purposes only. We do not guarantee the accuracy, completeness, or reliability of the information provided, nor is it an absolute statement of the securities, markets, or developments referred to.

Users should not rely solely on the materials and are encouraged to exercise judgment before making investment decisions. We are not required to update or maintain the information contained on this website, remove outdated information, or expressly mark it as being outdated.

No offer

The information and materials presented on this website are provided for informational purposes only, for your non-commercial, personal use. No information or materials on this website constitute a solicitation, offer, or recommendation to buy or sell any investment, transact, or conclude any legal act whatsoever. You are responsible for using the information and materials on this website at your own risk and seeking professional advice where necessary. Any decisions based on the information and materials presented on this website are solely your

1 sur 4 15/08/2023, 15:17

responsibility.

CLB Group does not provide investment, legal, or tax advice through this website, and nothing herein should be construed as financial, legal, tax, or any other type of advice. The information presented on this website is provided for general informational purposes only, and CLB Group makes no representation that any securities or services discussed on this website are suitable for any investor.

No information or material presented on this website should be construed as investment, legal, or tax advice, and CLB Group shall not be held responsible for any investment or other decisions based solely on the contents or information presented on this website.

Performance

Past performance does not indicate future results, and an investment's value can rise and fall. Additionally, changes in foreign exchange rates may affect an investment's value, which can cause a loss in value. Therefore, CLB Group cannot guarantee that any capital invested will maintain or increase in value.

Forward-looking statements

This website may contain "forward-looking statements" based on our current expectations and beliefs. However, various risks, ambiguities, and other factors could cause developments and results to be materially different from our expectations. As a result, we do not guarantee any forward-looking statements' accuracy or completeness and do not represent that any results or events will be achieved. We are under no obligation and expressly disclaim any responsibility to update forward-looking statements.

No warranty

Your use of this website is at your own risk, and all information is presented "as is" and "as available," without any warranties.

You are solely responsible for any materials or information accessed, downloaded, or sourced from this website. Any damage to your computer systems or data loss resulting from such material is your responsibility.

We do not guarantee that this website will be available at all times, virus-free or error-free.

No liability

To the fullest extent permitted by law, CLB Group, its affiliates, and any of their directors, employees, contractors, service providers, or agents shall not be liable for any indirect or direct losses, liabilities, costs, claims, expenses, or damages of any kind arising from or relating to the use our website.

You assume all risk and responsibility for the use of this website. You agree that CLB Group shall not be held responsible for any loss or damage, whether direct or indirect, arising from or in connection with the use of this website.

You are exclusively responsible for electronic devices that enable you to access and use this website and for taking adequate data security measures to protect yourself against fraud or cyber-attacks. In addition, CLB Group does not accept any responsibility for any unauthorized tampering with a user's devices or any losses or liabilities suffered by a user resulting from viruses or hacker attacks.

In no event shall CLB Group, its affiliates, or any of their officers, directors, employees, contractors, service providers, or agents be liable for any damages, howsoever caused, arising out of the use or inability to use this website. The liability disclaimer covers any damages or injuries, whether resulting from the failure of performance, errors, omissions, interruptions, deletions, defects, delays in operation or transmission, computer viruses, communication line failures, theft, destruction, or unauthorized access, regardless of the cause of action, including but not limited to a breach of contract, tortious behavior, or negligence.

Links

This website might have links to third-party websites. These links are intended only for your convenience. CLB Group is not in control of such content, assumes no responsibility for it, and does not provide any warranties or

2 sur 4

representations regarding its accuracy, subject matter, quality, or timeliness. CLB Group is not liable for any third-party content or websites or any websites linking to this website.

Intellectual property rights

CLB Group, or the relevant third-party owner, retains all rights, titles, and interests, including but not limited to copyrights, trademarks, patents, and any other intellectual property or other rights, in all the information and content on this website.

Users may print individual pages or sections of this website exclusively for personal use, provided such printouts include all relevant copyright or other notices. Any use of the information, text, graphics, images, video clips, directories, databases, listings, or software found on this website, whether in whole or in part, for commercial or public purposes is strictly prohibited without our prior written permission. Creating links to this website is strictly prohibited.

Email

The internet is a universally accessible medium; therefore, email messages sent over the internet are not confidential or secure, exposing them to potential danger and risk. These risks include:

- a. Lack of confidentiality, as emails and attachments can be easily accessed and read by third parties without detection;
- **b.** The possibility of manipulation or falsification of the sender's address or email content (such as changing the sender's details or email content);
- c. The occurrence of system outages and other transmission errors that can cause emails and their attachments to be delayed, disfigured, misrouted, or deleted;
- d. The spread of viruses, worms, trojan horses, and other malware undetected by third parties that may cause significant damage; and
- e. Interception by third parties.

Unless explicitly stated otherwise, CLB Group does not accept any orders or instructions sent by email or any other electronic messaging system. CLB Group will not be held liable for any damages resulting from any messages sent to them using email or any other electronic messaging system, whether to you or anyone else.

Privacy statement

Our privacy statement is included as a part of these terms of use. It explains how personal data is collected and utilized on our website and is updated periodically.

Severability clause

If any competent court or authority finds any provision of these terms of use invalid, illegal, or unenforceable in any jurisdiction, that provision will be considered separate from these terms of use. However, this will not affect the validity, legality, or enforceability of the remaining provisions of these terms of use in that jurisdiction and will also not affect the validity, legality, or enforceability of these terms of use in other jurisdictions.

Conflict with additional terms

Sections of this website may include additional terms, conditions, disclosures, or disclaimers (referred to as "additional terms"). In the event of any conflict between the additional terms and these terms of use, the additional terms will take precedence.

LIFE EVENTS

New to investing

3 sur 4





<u>securing your rurnings innunction ruture</u>

<u>Planning for a comfortable retirement</u>

<u>Investing for retirement</u>

Divorce

SERVICES

<u>Investment management</u>

Financial planning

Family protection

Private office

LEGAL DISCLAIMERS

<u>Data privacy notice</u>

Cookie notice

Terms of use

© 2013 - 2023 CLB Group. All Rights Reserved.

4 sur 4