



# Disclaimer

## Terms of use and legal notices

This Website is the property of Verwaltungs- und Privat-Bank Aktiengesellschaft, Vaduz, a bank licensed in Liechtenstein, the registered office of which is in Liechtenstein, together with its subsidiaries, VP Bank (Schweiz) AG, VP Bank (Luxembourg) S.A., VP Bank and Trust Company (BVI) Limited, VP Bank (Singapore) Ltd., VP Vermögensverwaltung GmbH, Munich, VP Bank Wealth Management (Hong Kong) Ltd., IFOS Internationale Fonds Service AG, Vaduz, IGT Intergestions Trust reg., Vaduz (hereinafter referred to collectively as VP Bank). The information and opinions found on this Website are solely for informational purposes and for use by the entitled recipient. The content can be altered at any time and without prior notice. Therefore, any previously published information and opinions may not be construed as not having changed since their publication or communication to the relevant supervisory authorities nor that they are still current.

Persons accessing VP Bank's website in the World Wide Web declare that they have understood, and accept, the terms of use and legal notice relating to this website.

## Access and local legal restrictions

VP Bank's website is not intended for persons or companies subject to a legal system which forbids the publication of, or access to, VP Bank's website owing to the nationality of the persons or companies concerned, their place of residence or the location of their registered office or for other reasons, and which could therefore give rise to a registration obligation for VP Bank. Such persons are not permitted to access VP Bank's website.

## No offer or recommendation, non-binding character

None of the information on VP Bank's website constitutes either an invitation or an offer or recommendation to purchase or sell investment instruments, to engage in other transactions or to conclude any legal transaction.

The information and expressions of opinion published on VP Bank's website are assembled with the greatest care. Despite all the care taken, VP Bank cannot accept any liability (including third-party claims) for the accuracy, completeness or up-to-dateness of the information and opinions conveyed.

The content of the VP Bank website therefore does not constitute aids to decisions on financial, legal, fiscal or other consultancy issues, nor may investment or other decisions be made on the basis of this content alone. Professional advice from a qualified specialist is recommended.

## Links

Certain links on the VP Bank website lead to third-party websites. VP Bank can accept no responsibility for the content of third-party websites which can be accessed via a hyperlink.



### **Amendments to the information provided**

VP Bank reserves the right to amend the information on the website at any time, without prior notice.

### **Copyright and trademarks**

Both the content and the structure of the VP Bank website are protected by copyright, and their use through saving, downloading and printing, except for personal use, requires VP Bank's prior written consent. The use of individual pages and/or sub-areas of this website, by downloading and/or printing, is only permitted provided that neither the copyright notices nor other legally protected designations are removed. VP Bank retains all proprietary rights.

### **Data security**

When the VP Bank website is accessed or VP Bank is contacted electronically, data relating to website visitor and the originator of the contact are, in principle, transported via an open network accessible to all. Data can therefore be transmitted internationally, even if the visitor or sender and the receiver are in the same country. If individual data packets are transmitted encrypted, the visitor or sender and recipient nonetheless remain unencrypted. The possibility also cannot be excluded that the communication will be seen and falsified by third parties in the open network, that the content may be lost, wholly or in part, and thus become incomplete or unusable, arrive late or contain viruses. Consequently, VP Bank cannot guarantee that these communications will be safe or error-free and cannot accept any liability for loss or damage of any kind. Finally, it is pointed out that a visit to this website, or contact, can leave traces in the Internet which under certain circumstances can serve as an indication of a relationship with VP Bank.

### **Reference to other legal notices and terms of use**

On VP Bank's website, in individual sub-areas, in special information sections and in relation to individual services special agreements and terms may be stipulated. In the event of any contradiction, these special agreements and terms take precedence over the above terms of use and legal notice.