# **DISCLAIMER & TERMS OF USE**

## **CONSENT**

By accessing or using the YiWealth Management Ltd. (YiWealth) website ("the Website"), the Visitor consents to the terms and conditions outlined in this disclaimer. Continued use of the Website following any updates to these terms will signify the Visitor's acceptance of the revised terms.

#### **JURISDICTION**

The Website is intended primarily for Hong Kong residents and may not be accessible in all jurisdictions. It is the responsibility of Visitors to ensure they comply with applicable laws and regulations in their jurisdictions. If in doubt, Visitors should consult their legal, accounting, or other professional advisors. The products and services featured on the Website are only offered in jurisdictions where they may be lawfully provided by YiWealth. The Website's material is not intended for individuals residing in jurisdictions where distribution by YiWealth is restricted. Visitors are required to observe any such applicable restrictions.

### **COPYRIGHT & TRADEMARKS**

YiWealth owns and manages the Website. All materials available on the Website, including trade names, trademarks, service marks, and logos, are protected by copyright and trademark law and remain the property of YiWealth. Any reproduction or use of these materials requires explicit reference to YiWealth and prior written consent. All information, products, or services available on the Website may be modified or withdrawn without notice, and eligibility for such information, products, and services is determined at YiWealth's sole discretion.

### NO OFFER OR ADVICE

Nothing on the Website constitutes an offer or solicitation to sell investments or make deposits in any jurisdiction where such offers are illegal or to individuals not qualified to receive them. Information on the Website is not intended as investment or professional advice and should not be relied upon as such. Past performance is not indicative of future results, and no warranty or representation, express or implied, is made regarding future performance. Investing involves risks, including potential loss of principal, and Visitors are advised to seek independent investment or professional advice where necessary.

## **NO WARRANTY**

The information and materials on the Website are provided "as is" without any warranty, whether express or implied. YiWealth disclaims any warranties of non-infringement, security, accuracy, fitness for a particular purpose, or freedom from viruses. It is the Visitor's sole responsibility to ensure adequate safeguards against viruses when accessing the Website.



## LIABILITY WAIVER

Under no circumstances shall YiWealth be liable for any special, incidental, or consequential damages arising from or in connection with access to, use of, or inability to access the Website's materials.

#### **DATA TRANSFER NOTICE**

Use of hyperlinks to other websites or resources is at the Visitor's risk. YiWealth does not verify, monitor, or endorse the accuracy, content, or opinions expressed on these external sites. It is solely the Visitor's responsibility to conduct due diligence before proceeding with any transaction or engagement with third parties. YiWealth makes no warranties regarding the security of any information that Visitors may forward or provide to third parties. By accessing third-party websites through the Website, Visitors waive any claims against YiWealth for loss or damage suffered as a result.

#### Internet Communications

Messages transmitted over the Internet may not be completely secure. Visitors accept any risks associated with potential delays, losses, diversions, alterations, or corruption of messages sent to or from the Website. YiWealth is not liable for any direct, indirect, special, or consequential damages arising from the use of the Website. Internet communications may be subject to interruptions, transmission blackouts, delays due to Internet traffic, or data inaccuracies due to the public nature of the Internet.

