



WEBSITE TERMS OF USE

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE ACCESSING THE CONTENT OF THIS WEBSITE OR USING ANY SERVICES OR PRODUCTS IT PROVIDES. IF YOU DO NOT AGREE WITH ALL OF THESE TERMS AND CONDITIONS (SUBJECT TO CHANGE WITHOUT NOTICE) PLEASE REFRAIN FROM ACCESSING THIS WEBSITE.

BY ACCESSING, USING, EXPLORING, CONSULTING THE WEBSITE OR DOWNLOADING FILES YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS BELOW.

1. General Info

- 1.1. B2B Bank Ltd (hereinafter referred to as the Bank) is authorized and regulated by the St.Vincent and the Grenadines Financial Services Authority and is an owner of the website www.investex.com (hereinafter referred to as the Website).
- 1.2. Users are advised to read these Terms of Use before visiting or using the Website. These Terms of Use apply to the entire content of the Website including information, functions and services offered on it.
- 1.3. Continued use of the Website and its services constitutes users' consent to be bound by these Terms. If users do not wish to accept and be bound by Terms of Use, they are advised to discontinue use of the Website and its functions.
- 1.4. Terms of Use may be amended without prior notice at the sole discretion of the owner(s) and operator(s) of the Website. The current version of Terms of Use shall be available to users at all times. Users' continued use of the Website shall imply awareness and acceptance of the changes.

2. Intellectual property rights

- 2.1. Unless otherwise explicitly stated, the copyright for the entire content of the Website including, but not limited to trade marks, logos, graphics, designs, texts, images, products and services offered by the Bank, is the exclusive property of the Bank, or, where applicable, third parties (also called operators) that offer their services of the Website.
- 2.2. Users may not modify, publish, reproduce, transmit, transfer, distribute, present or use the content of the Website in any other way for commercial purposes without prior written consent of the owner(s) of the Website and its content.
- 2.3. Users may copy, print and store information obtained from the Website for personal use only provided they comply with the following conditions:
 - Such personal use must not violate third parties' intellectual property rights;
 - User clearly and distinctly acknowledges the Website as the source of information;
 - User explicitly states if the information has been modified in any way.

3. User obligations:

3.1. Users of the Website shall comply with these Terms and the relevant legal regulations. The Website ought to be used for lawful purposes and in a way that does not limit or inhibit third parties' right to use the Website. In case the user's actions lead to the Website's and the Website operator(s)' and/or owner(s)' involvement in any litigation, imposition of fine, requirement to pay any kind of compensation or any other financial implications, such user shall compensate the Website's operator(s) and owner(s) accordingly. Users shall be liable in full for any damage to the Website caused by their inappropriate use of the Website or any of its services.

4. Limitation of liability

4.1. There are no any representations and warranties concerning the Website and its content. The content of the Website is constantly being developed and updated and is provided "AS IS", "AS AVAILABLE", "WITH ALL ITS FAULTS" and is offered without any covenants or any express, implied or statutory warranties including (without limitation and qualification) any warranties as to accuracy, functionality, performance, merchantability, quiet enjoyment, system integration, data accuracy, non-infringement of intellectual property rights or fitness for any particular purpose and any warranties arising from trade usage, course of dealing or course of performance. The Website and its operator(s) and owner(s) disclaim any liability for omissions, deficiencies and errors, even in case of negligence.

4.2. In no event shall the Website and its operator(s) and owner(s) be liable for any damages, including without limitation direct, indirect, special, incidental, consequential, punitive or exemplary damages, financial losses and lost profits, arising in connection with use, inability to use or access to this internet site.

4.3. Users acknowledge that they act on their own will and the Website and its operator(s) and owner(s) assume no responsibility for their actions. Under no circumstances shall any services or information available via the Website be considered solicitation to conduct an investment or any other transactions that have a financial impact. The content of the Website does not constitute legal, financial or any other advice.

5. Governing law

5.1. Use of the Website shall be governed by the applicable laws and regulations of St. Vincent and the Grenadines. Any dispute or legal action arising out of or in connection with the Website or these Terms shall be settled in the competent courts of St. Vincent and the Grenadines.

5.2. Invalidity or unenforceability of any provisions of these Terms of Use shall not affect validity and enforceability of the other provisions, which shall remain in full force and effect.

6. Links to third parties

6.1. The Website may contain links to third party websites. The Website and its operator(s) and owner(s) disclaim any responsibility for the content of any third party websites and make no representations



or warranties regarding accuracy, timeliness, correctness or legality of information provided by third party websites. The Website and its operator(s) and owner(s) do not endorse any product or service offered via third parties' websites. All content and functionality of the linked internet sites are the sole responsibility of respective third parties.