

# **Terms and Conditions**

This page explains specific legal and regulatory restrictions in relation to the information contained in our website. By using www.jcap.co.uk (hereinafter referred to as the "site") you agree to be bound by these terms and conditions ("terms"), which shall take effect immediately on your first use of the site. If you do not agree to the terms below, do not access this site, or any part of it.

Your continued use of our website following any change will constitute your acceptance of such change. These terms shall be governed by and construed in accordance with Jersey Law and each party to these terms submits to the exclusive jurisdiction of the courts of Jersey.

### Regulatory information

JCAP Limited t/a JCAP Treasury Services is registered by the Jersey Financial Services Commission. For the purpose of this document all entities now referred to as 'JCAP'.

#### Use of the site

You agree to use the site for lawful purposes only and in a way that does not infringe the rights of, restrict or inhibit anyone's use and enjoyment of the site. Prohibited behaviour includes causing inconvenience to any person, transmitting obscene or offensive content, disrupting normal flow of dialogue on the site and harassing or causing distress to any person using the site.

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JCAP has tried to ensure that the contents and information it provides on its site is accurate at the time of posting. It cannot guarantee the accuracy of contents or information contained in its pages and any person using information contained in them does so entirely at their own risk. JCAP reserves the right to make changes without notice.

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In no event will JCAP be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with this site or any linked site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure. This shall be the case even if JCAP, or representatives thereof, are advised of the possibility of such damages, losses, or expenses (or should have been or were aware of the possibility of the same arising).



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JCAP are registered under the Data Protection (Jersey) Law 2018 and have a legal duty to protect any information we collect from clients. Information we collect about you will not be disclosed to any third party without your prior consent or the requestor's demonstrated authority to receive it. Please read our Privacy Policy, available on the site.

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By using and interacting with JCAP on its social media channels, you are deemed to agree to comply with this clause. JCAP is not responsible for, nor confirms the accuracy of, any comments or material posted by users of its social media channels. Such comments and material are not a reflection or indication of the opinions or values of JCAP.

JCAP reserves the right to remove comments that:

- are in breach of the terms of use of the social media platform that they are posted on;
- are racist, sexist, homophobic, sexually explicit, abusive or otherwise objectionable or likely to cause offence;
- defame, abuse, threaten, harass, stalk or otherwise violate the legal rights of others;
- contain swear words or other language likely to offend;
- may break the law or condone or encourage unlawful activity;

JCAP reserves the right to block any individual who violates our social media policy.



# **Risk warnings**

The material and content on this site are for information purposes only. The content provides some general information about some of the risks present when investing in investment products and instruments.

## **Understanding risk**

All forms of investment involve risk. The price and value of investments and any income that might accrue can fall, rise and fluctuate. You may not get back the amount of your original investment. Past performance is not a reliable guide to future returns. The effect of inflation may reduce the value of your investments. Changes in exchange rates or taxation may have a negative impact on the value, price or income of your investments. There are other risks that should be considered when investing including, but not restricted to: market risk, equity risk, liquidity risk, credit risk and counterparty risk.