

LEGAL NOTICES

Please read the terms and conditions of use set out below carefully before using this website (the 'Site'). The use of this Site is governed by these terms and conditions (the 'Terms') and the privacy statement set out below.

1. RegCounsel Financial Services B.V. is organised as a law firm and the owner(s) or employees representing this company when providing services do so subject to the applicability of the Dutch Solicitors Act (Advocatenwet) and the professional conduct rules and regulations applicable to members of the Bar Association of the Netherlands. The solicitors (advocaten) working at RegCounsel Financial Services B.V. are member of the Bar Association of the Netherlands and subject to the Dutch Solicitors Act and the professional conduct rules and regulations.

2. Ownership and Applicability of Terms. This Site is owned and operated by RegCounsel Financial Services B.V., Amsterdam the Netherlands. All our services are subject to the terms and conditions of RegCounsel Financial Services B.V. which may be downloaded via this website and are furthermore subject to the disclaimers of the applicable agreement governing the provision of services. These Terms are to be read by you together with such other terms, conditions and disclaimers. In the event of any conflict, the terms, conditions and disclaimers applicable to specific services shall prevail over these Terms. By using this Site, whether browsing or opening an application, you acknowledge that you have read and understood the Terms and agree to be bound by them. The information and other material provided in the pages of the Site (including the Terms) may be changed at any time without notice by updating this posting. You agree to review the Site regularly and your continued access to, or use of, the Site following any changes will mean that you agree to any changes (including any amended Terms).

3. No offer to render services or advice. The material on this Site contains general information about our services and on knowledge about regulatory issues available generally to the public. Unless expressly stated otherwise, this information does not constitute an offer or inducement to enter into a legally binding contract and does not form part of the terms and conditions for such services. The information is not intended to be taken as advice and does not take into account any readers' individual requirements and circumstances.

4. Accuracy of (third party) information. The use of the Site is at own risk. While we have taken reasonable steps to ensure the accuracy, currency, availability and completeness of the information contained on the Site, information is provided in good faith on an 'as is', 'as available' basis and we do not assume

responsibility, whether express or implied, for the reliability of the information contained on this Site. The information is believed to be accurate and current at the date the information was placed on this Site. We do not accept any responsibility arising in any way (including negligence) for errors in, or omissions from, the information contained in this Site. The use of the Site is at your sole risk. We shall not be liable for any losses or damages or expenses (including legal costs) whatsoever arising out of or referable to materials on the Site or accessed through the Site. We do not represent or warrant that the Site will be available and meet your requirements, that access will be uninterrupted, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system. You have sole responsibility for adequate protection and backup of data and/or equipment and to undertake reasonable and appropriate precautions to scan for computer viruses or other destructive properties.

5. No liability for third party software, information or applications. We make no representations or warranties regarding the accuracy, functionality or performance of any third-party software that may be used in connection with the Site. Where we provide links to other locations on the Internet or organise the visibility of third party RSS feeds, we do so for convenience and information purposes only. We have not verified, and are not responsible for, the content of any other websites or pages linked to or linking to this Site or RSS feeds displayed on this Site. The inclusion of any link does not imply an endorsement, approval or recommendation of the linked website or its content by RegCounsel Financial Services B.V. and, subject to any applicable law which cannot be excluded, RegCounsel Financial Services B.V. makes no representation or warranty, expressly implied, regarding the quality, merchantability or fitness for purpose of any products or services available through a third party website. Following links to any other websites or pages is entirely at your own risk and we shall not be responsible or liable for any losses, damages or expenses or in other way in connection with linking. Links to downloadable software sites are for convenience only and we are not responsible or liable for any difficulties or consequences associated with downloading the software. Use of any downloaded software is governed by the terms of the license agreement, if any, which accompanies or is provided with the software.

6. Copyright and intellectual property rights and licenses. Unless otherwise indicated, copyright in all information and other materials on this Site (including information and its arrangement) is owned by or licensed to RegCounsel Financial Services B.V. and Bart P.M. Joosen. All rights are reserved. This Site or any portion of the Site may not be reproduced, adapted, distributed, displayed, transmitted or otherwise exploited for any commercial purpose that is not expressly permitted by RegCounsel Financial



Services B.V. You may imprint, copy, download or temporarily store extracts from our Site for your personal information or when you use our products and services. You must not alter anything. In particular you may not use a part of our Site on any other website, or link any other website to our Site, for commercial purposes without our prior written permission. Nothing contained on this Site should be construed as granting any license or right of use of any trademark displayed on the Site without the express written consent of RegCounsel Financial Services B.V.

7. Privacy sensitive information. We may, as a result of your interaction with the Site, hold and process personal information obtained about you when you access the Site. We may use this information for the effectiveness of our marketing of the Site and for statistical analysis. We will not disclose any such information outside of RegCounsel Financial Services B.V. except where we are authorised by you or by the law to do so, for fraud prevention purposes, if obliged by law or a regulator, or by confidential agreement to sub- contractors in the performance of the services we provide. By agreeing to these Terms you agree to such data being so used and that it may be transmitted to others as stated above.

8. Governing law and dispute resolution. These Terms are governed by and are to be construed in accordance with the law of the Netherlands. You agree to the dispute resolution mechanisms set forth in the Complaints Procedure of the firm (download available) in respect of any disputes in connection with these Terms or this Site. If any provision of these Terms is found to be invalid or unenforceable, such invalidity or unenforceability will not affect the remainder of the Terms which will continue to apply fully. We reserve any rights not expressly granted in these Terms.