

Sceptre Group Limited (the "Company")

TERMS AND CONDITIONS

a) Definitions

- (1) In these Terms and Conditions unless the context otherwise requires the following expressions shall have the following meanings:

Definitions in these terms and conditions:

- (2) This website' means our presence on the Internet;
- (3) 'our', 'we' and 'us' means Sceptre Group Limited and where applicable, its employees and authorised agents; and
- (4) 'you' and 'your' refer to any individual, company or business (whether registered by us as an investor or not) to whom we provide services by means, including but not limited to, telephone, face-to-face contact, postal correspondence, electronic mail or via our website (www.SceptreInternational.com) here on referred to as the website.
- (5) The Company: means Sceptre Group Limited whose registered office is at Suites 2 & 3, 1st and 2nd Floor, ICOM House, 1/5 Irish Town, Gibraltar. Company number: 100855;
- (6) UK: means the United Kingdom;

SIPP: means Self Invested Personal Pension;

Investments: means units or hectares of land, deposits with eligible deposit taking companies promoting non-collective schemes.
- (7) Any reference to laws, rules or regulations is to the same as amended from time to time.

b) Extent of investment advice

- (1) This website states expert opinion on ethical non-collective investment schemes. It is not personal advice as we are not aware of your individual requirements. The SIPP section of the website is directed at UK residents.
- (2) It is not personal advice since we are not aware of your individual requirements. We do not advocate investing into any investment unless you have read the prospectus & understand the risks involved.
- (3) Past investment performance is not necessarily a guide to the future. On some of the investments the returns can fall as well as rise, not only due to movements in the value of investments, but also on account of currency movements where investments are not held in the currency of the fund.
- (4) All the investments on this website are for the medium to long term and may, if en-cashed in the early years, incur financial penalties. It is essential that if you are in any doubt about the suitability of an investment that you seek professional financial advise. In the case of transferring an existing pension in to a SIPP, transferring cash into a SIPP, Sceptre Group Limited introduces you to regulated, investment advisers who are experts in pension investments. It is agreed that any emails to us may be forwarded to an authorised adviser who will contact you by email or any other means that you request.

- (5) For full details of all products mentioned on this website, please refer to the product brochure and the policy terms and conditions available from the investment provider. Sceptre Group Limited does not advise on individual tax liabilities and is not responsible for any tax liability on your investments.

c) Copyright, trademarks and other intellectual property rights

- (1) This website is the property of Sceptre Group Limited of Suites 2 & 3, 1st and 2nd Floor, ICOM House, 1/5 Irish Town, Gibraltar. Company number: 100855 - Sceptre is a trading name of Sceptre Group Limited. Your use of the Sceptre Group Limited website is confirmation that you have understood and agreed to be bound by all of these terms and conditions. Use of this website is prohibited unless you agree to these terms and conditions. The copyright and all other intellectual property rights in this website including all text, graphics, photos, code, files, links and database rights in databases belong to Sceptre Group Limited and the website may not be reproduced, transmitted or stored in whole or part without Sceptre Group Limited prior written consent. You may only print, display or download temporary copies of the content to your computer for your own personal non-commercial use.
- (2) The name Sceptre is a registered trademark of Sceptre Group Limited. UK trade mark: 2542481. Reproduction of the logo other than in order to view this website, is prohibited. All other trademarks, product names and company names or logos used in our website are our property or that of their respective owners.

d) Disclaimer

- (1) Sceptre Group Limited is providing this website on an 'as is' basis and makes no representations or warranties of any kind with respect to this website or the content contained on it, including any text, graphics, advertisements, links or other items. Furthermore, neither Sceptre nor any other contributor to this website make any representation or gives any warranty, condition, undertaking or term either expressed or implied as to the condition, quality, performance, accuracy, fitness for purpose, completeness or freedom from viruses, of the content contained on this website or that such content will be accurate, up to date uninterrupted or error free.
- (2) Particulars (including price), pictures, location or development are given in good faith and believed to be correct but they do not form any part of any offer or solicitation and are intended only as a general guide.
- (3) We make no warranties or representations as to the reliability of the services provided by Third Parties and assume no responsibility or liability for their actions, omissions or errors. If you make any arrangements with a Third Party found on or via our website or recommended to you by us, it is at your sole risk and responsibility.
- (4) Nothing on this website shall be regarded or taken as financial advice.

e) Links to third party websites

- (1) This website contains links to third party websites over which Sceptre Group Limited has no control. Sceptre Group Limited assumes no responsibility for the content of such third party websites or for any losses which may arise out of use of a third party website. The presence of a link to a third party does not necessarily mean that Sceptre Group Ltd endorses that site or has any association with the proprietor of that website.

- (2) Links to this website may not be included in any other website without prior written consent of Sceptre Group Limited.
- f) Links to third party services
 - (1) Where details of third party services are included in the website, they are given for information purposes only. Sceptre Group Limited does not recommend or guarantee the quality of service or products that you receive from any such third party service or vendor.
- g) Indemnity
 - (1) Save in respect of liability for death or personal injury arising out of negligence or for fraudulent misrepresentation, we and all contributors to this website hereby disclaim to the fullest extent permitted by law all liability for any loss or damage including any consequential or indirect loss or damage incurred by you, whether arising in tort, contract or otherwise, and arising out of or in relation to or in connection with your access to or use of or inability to use this website.
 - (2) Comments made in general advertising may not apply to a particular property. All prices are subject to contract. Plot details are based upon the instruction of the seller and do not constitute or form any part of any offer or contract. Legal title is subject to verification from the solicitors involved. All diagrams, maps and photographs are for illustration purposes only.
 - (3) You acknowledge that you are solely responsible for the use to which you put this website and all the results and information you obtain from it and that all warranties, conditions, undertakings, representations and terms whether expressed or implied, statutory or otherwise are hereby excluded to the fullest extent permitted by law.
- h) Jurisdiction
 - (1) The terms and conditions and your use of this website are governed exclusively by Gibraltar Law and all disputes arising in connection with them shall be submitted to the exclusive jurisdiction of the Gibraltar courts.