Investment Catalogue Disclaimer

by SEQ Legal www.seqlegal.com

(1) Introduction

This disclaimer governs the use of this e-Guide. By using this e-Guide, you accept this disclaimer in full.

(2) Credit

This disclaimer was created using an SEQ Legal template.

(3) No advice

The e-Guide contains information about investment and financial planning. The information is not advice, and should not be treated as such.

You must not rely on the information in the e-Guide as an alternative to legal / financial / taxation / accountancy / investment advice from an appropriately qualified professional. If you have any specific questions about any legal / financial / taxation / accountancy / investment matter you should consult an appropriately qualified professional.

You should never delay seeking legal advice, disregard legal advice, or commence or discontinue any legal action because of information in the e-Guide.

(4) No representations or warranties

To the maximum extent permitted by applicable law and subject to section 6 below, I exclude all representations, warranties, undertakings and guarantees relating to the e-Guide.

Without prejudice to the generality of the foregoing paragraph, I do not represent, warrant, undertake or guarantee:

- that the information in the e-Guide is correct, accurate, complete or non-misleading;
- that the use of the guidance in the e-Guide will lead to any particular outcome or result; or
- in particular, that by using the guidance in the e-Guide you will be able to make profit from investment.

(5) Limitations and exclusions of liability

The limitations and exclusions of liability set out in this section and elsewhere in this disclaimer: are subject to section 6 below; and govern all liabilities arising under the disclaimer or in relation to the e-Guide, including liabilities arising in contract, in tort (including negligence) and for breach of statutory duty.

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I will not be liable to you in respect of any business losses, including without limitation loss of or damage to profits, income, revenue, use, production, anticipated savings, business, contracts, commercial opportunities or goodwill.

I will not be liable to you in respect of any loss or corruption of any data, database or software.

I will not be liable to you in respect of any special, indirect or consequential loss or damage.

(6) Exceptions

Nothing in this disclaimer shall: limit or exclude my liability for death or personal injury resulting from negligence; limit or exclude my liability for fraud or fraudulent misrepresentation; limit any of my liabilities in any way that is not permitted under applicable law; or exclude any of my liabilities that may not be excluded under applicable law.

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If a section of this disclaimer is determined by any court or other competent authority to be unlawful and/or unenforceable, the other sections of this disclaimer continue in effect.

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(9) Definitions

In this disclaimer, "I" means (and "my" refers to) Wong, Shiang Ker; "e-Guide" means and refers to "Investment Catalogue".