

Website Terms of Use

General information

- The website terms of use (hereinafter User Terms) apply to this website and its subpages (hereinafter Website) which belong to World Credit Savings Limited (hereinafter WCS).
- By accessing and using the Website, the user represents and warrants that he/she has examined the User Terms, understood them and fully accepted them. In the event of conflict between the User Terms and the terms and conditions of specific products and services, the latter shall prevail.

Information available on the Website

- Although WCS has done all that is reasonable in order to ensure that the information (incl. the prices of securities and information concerning the transactions statistics) displayed in the Website is accurate and exhaustive, WCS does not guarantee the correctness of the information, nor shall WCS assume responsibility for the consequences of use of that information.
- Securities market surveys, comments, opinions and forecasts regarding the prices of securities and general trends on securities markets reflect the subjective vision of the specialists of WCS.
- WCS shall not assume responsibility for the mentioned surveys, comments, opinions and forecasts nor for possible damages arising from the use of them. The surveys, comments, opinions and forecasts shall not be deemed to be investment recommendations, unless expressly indicated otherwise.
- By using the Website, the user confirms that he/she shall not make his/her investment decisions based only on the surveys, comments, opinions and forecasts displayed in the Website.
- The Website is not addressed to persons who are prohibited under applicable laws or regulations of their citizenship, domicile or residence from having access to the Website. Persons who are prohibited from using the information on this Website or who are in doubt whether they are permitted to use the information or not, are kindly requested to leave the website.

Limitation of liability

- The contents of this Website are provided on an "as is" basis. WCS does not make any warranties about the Website or its contents. WCS shall not be liable for any damages arising from the use of the Website even if WCS was aware of an error on the Website.
- By accessing and using the Website, the user represents and warrants that he/she has examined the User Terms, understood them and fully accepted them. In the event of conflict between the User Terms and the terms and conditions of specific products and services, the latter shall prevail.

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Information available on the Website

- The information made available on the Website, including the design and software, is the property of WCS unless provided otherwise, and it can be used only for personal purposes.
- The reproduction, publication or transfer to third parties by other means of the surveys, comments, opinions, forecasts or other information available on the Website is forbidden without WCS's prior written consent.
- Participants in discussion forums, chat rooms and comment sections of the Website must submit only such materials to which they hold the copyright or which they are allowed to submit based on some other right. A participant who submits materials is deemed, as and when the materials are submitted, to consent to WCS's storing, disseminating and publishing of the materials, electronically or otherwise.

Links

- The links to third party websites available on the Website are not an endorsement by WCS of any products or services provided on such websites. The use of such links is entirely at the users' own risk and WCS accepts no responsibility or liability for the content, availability or use of such websites. WCS has not verified the truth, accuracy, reasonability, reliability or completeness of any content of such websites.

Cookies

- The Website contains cookies. A cookie is a small text file which is stored on the hard disk of the user by the Website.
- There are two types of cookies. The first type stores information on the user's hard disk for a certain period of time. These are used to inform the user of the changes that have occurred on the Website since the last visit. The other type of cookies, so-called session cookies, are stored only temporarily for the time the user accesses the site.
- WCS uses cookies to improve the quality of the statistical data collected about the users and to enhance the functionality of the Website.
- In order to use the Website, the user has to accept the use of session cookies. Session cookies enable the user to carry out banking transactions without complications and will disappear when the user leaves the Website.
- If the user wishes not to accept cookies, the security settings of the browser can be changed. However, it should be noted that in case the user does not accept session cookies, carrying out banking transactions through the Website will not be possible.

Applicable law and jurisdiction

This Website and the User Terms shall be governed by the laws of the Abu Dhabi Global Market (ADGM) and the Financial Services Regulatory Authority (FSRA). All disputes arising out of or in connection with the use of the Website and User Terms shall be resolved by the ADGM courts.