

Disclaimer

This website, any web page, its services and contents (the “Website”) hereof are provided by Lim & Tan Securities Pte Ltd (“LTS”) for your use. By accessing and using the Website, You agree to be bound by the Terms and Conditions below. Reference to these general terms of use should be made each time You access and use the Website.

LTS reserves the right to modify, revise or replace the contents of this website, including these Terms and Conditions from time to time without notice and at any time at the sole and absolute discretion of LTS. You shall be responsible for regularly reviewing and perusing the same to keep abreast of such revisions.

Access to the Websites

You may gain access to the Websites and third-party sites to which its links are provided to You only through the use of your **Online Trading’s UserID and Password**. If You should believe that the security of your Password has been compromised, You shall bear the responsibility for changing it at LTS or at www.limtan.com.sg, or at such other websites as may be directed. You will remain liable for any unauthorized use of the Website until LTS is notified of any breach of security.

Use Of Information and Materials

The contents of this website are provided to You for information only and should not be used as a basis for making any specific investment, business or commercial decision. These pages should not be construed as an offer, invitation or solicitation in any jurisdiction for the subscription, purchase or sale of securities, and specifically (without prejudice to the generality of the foregoing) shares or units of funds or any investment products, mentioned in this Website or any website of a third party service provider linked to this Website.

Investments are subject to investment risks including the possible loss of the principal amount invested. If the investment is denominated in a foreign currency, factors including but not limited to changes in exchange rates may have an adverse effect on the value, price or income of an investment. Past performance figures as well as any projection or forecast used in these web pages, are not necessarily indicative of future or likely performance of any investment products.

The information contained in these pages is made only on a general basis and not intended to provide professional advice and should not be relied upon in that regard. Such information does not have any regard to your specific investment objective, financial situation and any of your particular needs. You should consider whether the investment product is suitable for you.

Timeliness, accuracy and completeness of information

LTS assumes no responsibility or makes any representations, endorsements, or warranties whatsoever in relation to the timeliness, accuracy and completeness of any services, content, information and/or data contained in the Website and third party sites, whether provided by us, or third party content providers.

Copyright and Ownership

LTS and the third party content providers reserves all copyright and intellectual property rights whether registered or not in any jurisdiction (“Intellectual Property”) to the services, content, information and data on the Website. The contents in the Website and in the third party websites linked to the Website are protected by international copyright law and no part or parts hereof may be modified, reproduced, stored in a retrieval system, transmitted (in any form or by any means), copied, distributed, published, displayed, broadcasted, hyperlinked, used for creating derivative works or used in any other way for commercial or public purposes without the prior written consent of LTS or the relevant third party content providers (such consent as may be given at their absolute discretion). Other trademarks/logos are the property of their respective owners.

You agree not to effect nor assist, facilitate or authorize any third party to effect any act or omission which would or might invalidate or be inconsistent with the Intellectual Property.

No Warranties

All materials and services in the Website and third-party sites to which its links are provided are provided to You “as is” and “as available” without warranty of any kind either express or implied. In particular, no warranty regarding non-infringement, security, accuracy, fitness for a particular purpose or freedom from computer virus is given in conjunction with such content, services, products, text, graphics, links or other items contained within the Websites, or the results obtained from accessing and using the Websites and/or the content contained herein. LTS, its directors, officers, agents and associates makes no representations, endorsements or warranties of any kind about the services, content, information and/or data contained in the Website and shall not be liable for any loss whatsoever arising whether directly or indirectly as a result of any person or group of persons acting on such analysis, advice or recommendation.

Separate Contracts

The provision of any service or products provided by LTS through the Website (including but not limited to the opening and maintenance of a securities trading account with LTS) shall be expressly subject to the particular terms and conditions as contained in the contract for the supply of such service or products. Any warranties or representations made in relation to the provision of such service or products are as made in the contract only and LTS makes no separate warranty or representation through the Website or through these general terms of use

Exclusion Of Liability and Indemnity

Without prejudice to the generality of the preceding clauses and in addition to the same, LTS, its directors, officers, agents and associates shall in no event be liable for any loss, damage, expense, liability, cost or claim whatsoever nature and howsoever caused by or arising from or attributable to (whether directly or indirectly) any act or default or omission of any person(s), including but not limited to :

1. any access, use or the inability to access or use this Website, use of or reliance on the contents of this Website or any websites of third party providers linked to the Website;
2. any transaction performed on any web page in the Website or any websites of third party providers linked to the Website;
3. any loss or abuse or unauthorized disclosure of information, including customer information;
4. any system, server or connection failure, error, omission, interruption, interception, delay in operation or transmission or the transmission of computer viruses or other contaminating or destructive properties to your computer system;
5. any service, product, information, data, software or other materials obtained from this Website or from any other websites linked to this Website;
6. a breach or violation of any third party rights, including but not limited to the violation of any proprietary or intellectual property rights; and
7. your enforcement of any of these Terms and Conditions.

Any hyperlinks to any other websites are not an endorsement or verification of such websites, and such websites are accessed at your own risk. This exclusion clause shall take effect to the fullest extent permitted by law.

Governing Law and Jurisdiction

These general terms of use shall be governed by and construed in accordance with the laws of Republic of Singapore and the parties hereby agree to submit to the non-exclusive jurisdiction of the courts of the Republic of Singapore.

Products and services referred to in this Website are offered only in jurisdictions where and when they may be lawfully offered by LTS. The contents in the Website are not intended for use by persons located in or resident in jurisdictions that restrict the distribution of such materials by us. Persons accessing these pages are required to inform themselves about and observe any relevant restrictions. The terms and conditions governing the use of the website of third party providers may differ and you should consult and carefully read the applicable terms and conditions before using such website.



If any part of these Terms and Conditions is determined to be invalid, illegal or unenforceable in any respect (including without limitation to the warranty disclaimers and liability provisions contained herein) then the invalid provision shall be superseded by a valid and enforceable provision most closely matching the intent of the original provision.