

## Terms and Conditions:

This page contains important information explaining your rights to access and use of information on this website and the website in general.

By accessing this website you confirm your agreement to and acknowledgement of the following terms.

1. Any visitor using information contained on this site does so entirely at his or her own risk. It is intended as general information only and is not to be relied upon for any particular purpose. The information contained on this website is not comprehensive. Although care has been taken in the preparation of the information included on this website, not all such information may be accurate and up to date in all respects. No reliance may be placed for any purpose whatsoever on the information or opinions contained in this document or any other document or oral statement or on the completeness, accuracy or fairness of such information and/or opinions herein or therein. All information is provided without any warranties of any kind and **Cavalier Group** and its advisers make no representations and disclaim all express and implied warranties and conditions of any kind, including, without limitation, representations, warranties or conditions regarding accuracy, timeliness, completeness, non-infringement, merchantability or fitness for any particular purpose and **Cavalier Group** and its advisers assume no responsibility to you or any third party for the consequences of any errors or omissions. Neither **Cavalier Group** nor its advisers accept any liability for any direct or indirect or consequential loss or damages of any kind resulting from any use of this website or any information contained in it.
2. "**Cavalier Group** " refers to the network of firms in various locations. Each firm is a separate, independent legal entity and is not liable for the acts or omissions of any other firm in a different location. Services are provided by an individual firm solely on its' behalf.
3. "**Cavalier Group** " will not use your name or personal information for anything other than to communicate with you. We do not sell, lease or distribute names to others. This site does not use cookies.
4. Any and all artwork, design, scripting, HTML, copy, movies, META tags, PDFs, and/or anything else used in this web site are the property of "**Cavalier Group** ". They cannot be used without written permission. Ownership of all copyrights, database rights, patents, trade or service marks, product names or design rights (whether registered or unregistered), trade secrets and confidential information and any similar rights existing in any territory now or in future ("Intellectual Property Rights") and similar rights and interests in all domain names, trade marks, logos, branding appearing on the website and all Content, or otherwise relating to the structure of the website and the Services offered by "**Cavalier Group** ", vests in "**Cavalier Group** " or its licensors.
5. You may not link to this site or any page/file in the site without the written permission of "**Cavalier Group** ". This includes the use of framing. The User may use this website and the Content and Services available via the website only for the purposes reasonably anticipated on this website or as otherwise might reasonably be expected in the course of his relationship with "**Cavalier Group** " and in accordance with any procedures from time to time in force on the website. The User may not access any areas of the website to which access is indicated to be restricted unless the User has obtained appropriate authorisation and any relevant access device (such as a digital certificate) from "**Cavalier Group** ". The User may not:
  - i. use or permit any other party to use all or any part of the website, Content or Services in connection with activities that breach any relevant laws, infringe any third party's rights, or breach any applicable standards, content requirements or codes;

- ii. post to, upload to, temporarily store on (if such facility is provided) or transmit through, the website any information, materials or content that might be or might encourage conduct that might be unlawful, threatening, abusive, defamatory, obscene, vulgar, discriminatory, pornographic, profane or indecent;
  - iii. use the website for the purpose of or as a means to send 'flame' or 'spam' emails.
  - iv. The User shall procure the waiver of any moral rights in any information, data or other content or materials posted or uploaded by the User to the website ("User Materials"). The User hereby irrevocably authorises "**Cavalier Group**" and its licensees to use any User Materials for all reasonable business purposes, including without limitation copying, amending, incorporating in other materials, publishing or otherwise providing to third parties (and permitting such third parties to use and sublicense the User Materials) anywhere in the world any such User Materials. The User agrees to take any steps (including completing any further document) that may be required in any jurisdiction to give effect to this clause.
6. The website may contain certain links or references to websites operated by third parties. "**Cavalier Group**" makes no warranties or representations whatsoever regarding any third party website which the User may access through this website or which the User may use or access to enable access to or use of this website and any of its Content or Services. Any such website is wholly separate and independent from this website and "**Cavalier Group**" does not have any control over the content or operation of such website. "**Cavalier Group**" does not endorse any third party website, and does not accept any responsibility for the existence, operation, content or use of such website.
7. A User may place hyperlinks to any unrestricted area of this website provided that the User complies with the following terms or any other terms posted on the website from time to time. The User:
  - i. may link to, but may not, unless with "**Cavalier Group**" prior written agreement, replicate in any way any Content appearing on the website;
  - ii. may not create a border environment or browser around or otherwise frame any Content or create any impression that the Content is supplied or owned by any party other than "**Cavalier Group**";
  - iii. may not present misleading or false information about "**Cavalier Group**", its services or Content;
  - iv. may not misrepresent "**Cavalier Group**" relationship with the linking User (or any third party);
  - v. may not create any implication or inference that "**Cavalier Group**" endorses the linking User or its services (or any third party);
  - vi. may not use or reproduce "**Cavalier Group**'s logo, trade marks or name;
  - vii. may not provide or display any content that could be construed as obscene, libelous, defamatory, distasteful, offensive, discriminatory, pornographic or inappropriate in any other way;
  - viii. may not display or provide materials, content or anything else that might violate any laws of any jurisdiction or infringe any Intellectual Property Right; and
  - ix. must clearly indicate that the "**Cavalier Group**'s website is operated by "**Cavalier Group**" and is not controlled by or otherwise associated or connected with the linked website, and that "**Cavalier Group**'s terms and conditions apply in relation to any use of the "**Cavalier Group**" website.
8. Any User must immediately on request remove any link placed on or to any area of this website. The User shall not permit any third party aggregator of information to access or retrieve information from this website on the User's behalf. The User may not in any way run software programs, scripts, macros or similar materials against or in relation to any part of the website as these could endanger, compromise or hamper the stability and operation of the website or infringe rights in or relating to the website or any materials appearing on it.

9. The User agrees to comply with any reasonable instructions "**Cavalier Group**" may issue regarding the website's security.
10. The User must ensure that he does not do anything during or after any access to or use of the website, Content or Services which might result in the security of the website, or the systems or security "**Cavalier Group**" or any other users of the website, or any "**Cavalier Group**" customers or associated or affiliated companies, being compromised.
11. Both the User and "**Cavalier Group**" shall each take all reasonable precautions to ensure that communications through the website and its own systems are not affected by computer viruses or other destructive or disruptive components, and to ensure no such components are transmitted to or via "**Cavalier Group**" or the website.
12. "**Cavalier Group**" is not responsible for any damage to your computer, software, or equipment by downloading or viewing any part of this site.
13. We reserve the right in our sole discretion to amend and/or delete this privacy and cookie policy at any time without providing prior notice to you. We will post the at any time current version of this privacy and cookie policy on the website.
14. "**Cavalier Group**", its affiliates, associates and agents shall have no liability whatsoever in respect of the use of the Content, Services or website, howsoever arising.
15. If you have any questions or comments or wish to exercise your rights under applicable legislation, please contact our privacy team by emailing to [\_\_\_\_\_]