
Website Terms and Conditions

In these Terms & Conditions of Use (these “Terms”), references to “you” and “your” are references to any person using or accessing (or attempting to use or access) this website. Each time you use this website, a condition of use is that you comply with these Terms.

1. Nature of Information

The information on this website does not constitute an offer or solicitation in any jurisdiction in which such an offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. All persons accessing this website do so of their own initiative. Prospective investors should inform themselves as to applicable legal and regulatory requirements (including in relation to exchange controls and taxation) in the countries of their citizenship, residence or domicile. None of the products described on this website is or will be registered with or approved by the United States Securities Exchange Commission or the securities regulatory authority of any state or other jurisdiction. Northstar and its affiliates disclaim all responsibility if you access or download any information from this website in breach of any law or regulation of the jurisdiction or country of which you are a citizen or in which you are residing or domiciled.

The terms of any Northstar product or contract are governed by the documents establishing such terms. In the event of any inconsistency between the information on this website and the terms specified in the documents establishing the terms of issue or contract, the terms specified in the issue or contract documents shall prevail.

No investment advice, tax advice, or legal advice is provided through this website. You agree that this website will not be used by you for these purposes. No representation is given that the securities, products, or services discussed in or accessible through this website are suitable for you or any particular investor. You acknowledge that neither your use of this website nor any request for information made through this website has been solicited by Northstar or any of its affiliates and that the provision of any information through this website shall not constitute or be considered investment advice.

2. Accuracy of Information

The information contained on this website (including any expression of opinion or forecast) has been obtained from, or is based on, sources believed by Northstar to be reliable and accurate as at the date of publication on this website. The views expressed herein do not necessarily reflect the views of Northstar as a whole or any part thereof, nor do they constitute investment or any other advice. Such information is also subject to change without notice. No representation or warranty is made with regard to the current validity, accuracy or completeness of any information on this website and Northstar and its affiliates disclaim responsibility for any reliance placed upon it. The information is provided without obligation on the part of Northstar or its affiliates and on the understanding that any person who acts upon it or changes their investment position in reliance on it does so entirely at their own risk.

Past performance is not a reliable indicator of future results... To the extent that this website contains any indications as to future performance, such forecasts are not a reliable indicator of future results. Rates of exchange may cause the value of the investments to go up or down. Fluctuation may be particularly marked in the case of higher volatility investments and the value of an investment may fall suddenly and substantially. The value of investments and the income from them may go down as well as up and are not guaranteed. You may not get back the amount you invested.

3. Your Use of this Website

When using this website, you must comply with all applicable local, national and international laws and regulations, including those related to data privacy, international communications and exportation of technical or personal data. It may be illegal to download the information contained on this website in certain countries and Northstar and its affiliates disclaim all responsibility if you download any information from this website in breach of any law or regulation of the country in which you reside. Northstar may revoke access to this website or any portion of it in its absolute discretion at any time without notice. Northstar and its affiliates do not accept any liability if, for any reason, this website is unavailable at any time or for any period.

Website Terms and Conditions

4. Client/Distributor Login Information

Northstar may contact you in connection with your application for access to a specified area of this website as part of the process of establishing your eligibility to access that part of this website. You are responsible for ensuring that any information that you provide to Northstar enabling it to verify your eligibility is accurate and kept up to date at all times. Any changes to the information provided to Northstar must be notified to Northstar immediately.

To the extent that you are provided with a username and password in order to access a specific area of this website, you:

- Shall be solely responsible for the use of the area accessed through your username and password;
- Must treat this information as confidential and you must not disclose it to any third party or allow any third party to access this website using your username and/or password;
- Authorise Northstar to assume that any person using this website with your username and password is you; and
- Agree to notify Northstar immediately if you suspect unauthorised use of this website or of your username and/or password.

5. Linked Websites

This website may be linked to third party websites or contain information provided by third parties. Neither Northstar nor its affiliates make any representation as to the accuracy or completeness of such websites or information. Northstar has not and will not review or update such websites or information and cautions you that any use made of such websites or information is at your own risk. Northstar and its affiliates do not accept any liability arising out of the information contained on any linked website or information on this website provided by a third party and the use of such sites and information is at your own risk.

6. Liability for Use of this Website

No representation, warranty or undertaking is given as to the accuracy or completeness of the information contained on this website by Northstar, its affiliates or any of their respective officers or employees, and no liability is accepted by such persons for the accuracy or completeness of such information.

The internet is not a completely reliable transmission medium and neither Northstar nor its affiliates accepts any liability for any data transmission errors such as data loss or damage or alteration of any kind or for the security or confidentiality of information transmitted across the internet to or from Northstar or any of its affiliates. Any such transmission of information is entirely at your own risk.

7. Data Protection and Privacy

Northstar collects certain personal information about you such as your name, address, telephone number, email address details and other information when it is voluntarily submitted to Northstar on this website, including in connection with its registration procedures for access to particular areas of this website. Northstar uses this information to ensure compliance with its obligations under applicable regulations and for its own internal purposes.

Please note that by submitting personal information you are consenting to such information being processed for the purposes referred to above. You also agree that Northstar has the right to use and store such data on its internal systems and to transfer it to its affiliates for the purpose of providing services to you. You should also be aware that the level of protection in relation to the processing of personal data is not the same across all jurisdictions and may be different from the jurisdiction in which you reside.