



TERMS OF USE

Valid as of April 2021

By accessing this site, you signify your agreement and understanding of the following terms and conditions pertaining to both this site and any material at it.

Findilao EOOD (the Company) has the right to change these terms and conditions at any time without notifying you. You are therefore responsible for reviewing them on a regular basis. Continued use of this site following any such changes shall constitute your acceptance of such changes.

The website is and remains the sole property of the Company, and all rights are reserved in and for the Company. Any and all of the knowledgeable properties which have been or will be created by and for the Company are the rights of the Company and will remain exclusive to and in the Company, at any given time. The Company reserves all rights with respect to copyright and trademark ownership of all material on this site and will enforce such rights to the full extent of the law.

Information and material which has been provided to the Company may be used by the Company for any lawful purpose, and such information/material is further subject to disclosure only in the case of any Regulatory Authority/legislation subjects for the Company to such disclosure.

Information used in this website is intended for information purposes only. The information on this site is provided 'as it is'. The Company does not guarantee the accuracy of the materials provided herein, for any particular purpose and particularly disclaims any warranties of merchantability or fitness for a particular purpose. The contents of any of Findilao's Services or the Website do not constitute advice and should not be relied on in taking, or refraining from taking, any decision or action. Under no circumstances shall Findilao be liable for direct, indirect, or incidental damages resulting from your use of information, commentary, advice or other content on the Website or Services. You agree to indemnify Findilao against any actions, claims, proceedings, or liabilities arising from your use of the Website or Services.



Neither the Company, nor any of its affiliates, directors, officers or employees, or any third-party vendor will be liable or have any responsibility for any loss or damage that you incur in the event of failure or interruption of the site. In addition, they will not be liable for any loss or damage that you incur resulting from the act or omission of any other party involved in making this site or the data contained therein available to you, or from any other cause relating to your access to, inability to access, or use of the site or these materials, whether or not the circumstances giving rise to such cause may have been within the control of the Company or of any vendor providing software or services support.

The Company will not be held liable for any loss or damage that could result from interception by third parties of any information made available to you via this site. Although the information provided to you on this site is obtained or compiled from sources that we believe to be reliable, the Company cannot and does not guarantee the accuracy, validity, timeliness or completeness of any information or data made available to you for any particular purpose.

Under no circumstances will the Company be liable for any consequential, incidental, special, punitive or exemplary damages arising out of any use of or inability to use this site or any portion thereof, regardless of whether the Company has been apprised of the likelihood of such damages occurring and regardless of the form of action, whether in Contract, Tort (including negligence), Strict Liability, or otherwise.

The information contained in this site is intended for information purposes only. Therefore, it should not be regarded as an offer or solicitation to any person in any jurisdiction in which such an offer or solicitation is not authorised or to any person to whom it would be unlawful to make such an offer or solicitation, nor regarded as recommendation to buy, sell or otherwise deal with any particular investment. Information about Products and Services made available on and/or through this website shall not constitute a representation, warranty or other commitment by Findilao with respect to any product or service unless otherwise expressly agreed to by Findilao in writing.





You are strongly advised to obtain independent investment, financial, legal and tax advice before proceeding with any investment. Nothing in this site should be read or construed as constituting investment or marketing advice on the part of the Company, or any of its affiliates, directors, officers or employees.

The site may also contain links to Websites controlled or offered by third parties. The Company has not reviewed, and hereby disclaims responsibility for, any information or materials posted at any of the sites linked to this site.

Findilao may use personal information which Findilao hold about users to provide products and services to users, for credit control and market research purposes and to inform users about products and services, legal developments and training sessions or events which we believe may be of interest to users. For further details please consult our Privacy Policy.

If you communicate with the Company by email, you should note that the security of Internet email is uncertain. By sending sensitive or confidential email messages which are not encrypted, you accept the risks of such uncertainty and possible lack of confidentiality over the Internet. The Internet is not 100% safe, and someone may be able to intercept and read your details.

By accessing and using this website, you agree that the laws of the Republic of Bulgaria will apply, and you agree to the exclusive jurisdiction of the Courts of the Republic of Bulgaria.

