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### **Definitions**

The following words have the following meanings:

"**Terms**" means these terms and conditions;

"**Us/Our**" means Amber Financial Investments Ltd (Amber);

"**You**" means the user of the website.

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This website is designed to provide you with general information only and does not attempt to give you advice on any particular investment or to recommend any particular investment to you. If you have any doubt as to whether a particular investment is suitable for you, you should contact your Financial Adviser.

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We reserve the right at any time to refuse to process a transaction for any reason. We will not be liable to you or any third party by reason of our failing to process a transaction.

By making an application for any investment or insurance you expressly authorise us to transmit information or to obtain information about you from third parties from time to time, including but not limited to your credit reports, in order to authenticate your identity.

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### **Miscellaneous**

We shall not be liable to you where performance of any of our obligations to you is prevented, frustrated or impeded by any circumstance or cause beyond our control.

If any part of these Terms is found to be unenforceable as a matter of law, all other parts of these Terms shall not be affected and shall remain in force.

These Terms shall be governed by and construed in accordance with English law and the English courts shall have jurisdiction over any disputes between us.

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The Amber website may contain links to other websites. Amber cannot accept responsibility for any information given or advice provided by these other sites.

**UK Residents:**

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**Important Risk Information:**

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Please ensure that you read documentation provided by your adviser for further details. Prior to making any decision to invest, you should ensure that you are familiar with the risks associated with a particular investment and should read the product literature. If you are at all unsure of the suitability of a particular product for your circumstances you should seek financial advice.

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