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You agree to immediately notify PFP Wealth Management LLP if you become aware of any of the following: (a) loss or theft of your password; (b) unauthorised use of your password or any unauthorised use of this Website; and (c) any other information which you believe compromises the security of your personal information available through this Website.

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PFP Wealth Management LLP will never send emails that require customers to send personal information to it via email, website link or pop-up windows. Any unsolicited request for PFP Wealth Management LLP Account information you receive through emails, websites, or pop-up windows should be considered fraudulent.

Online fraud occurs when someone poses as a legitimate company to obtain sensitive personal data and then illegally conducts transactions on your existing Accounts. Often called "phishing" or "spoofing," the most pervasive methods of online fraud are emails, counterfeit websites and pop-up windows, or any combination of these.

Fraudulent emails often:

- Appear to be from a legitimate, trusted source. You should not rely on the name or address in the "From" field, as this can be easily altered.
- Ask you for personal information. These emails often claim that your information has been compromised or frozen, or ask you to confirm your identity.
- Link to counterfeit websites. These sites may appear legitimate, but actually collect personal information for illegal use. They may also include a link to the real website in an attempt to make the link seem legitimate.
- Contain fraudulent phone numbers. These telephone numbers are usually tied directly to the fraud perpetrators. Never call a number featured on an email you suspect is fraudulent, and be sure to double-check any numbers you do call. In addition, a legitimate number may be included in an attempt to authenticate the email.

To help protect yourself from these fraudulent emails and websites:

- Never provide sensitive Account or personal information in response to an email.
- Delete suspicious emails without opening them. If you do open a suspicious email, do not open any attachments or click on any links it may contain.
- Bookmark any sites that house personal Account information and use those bookmarks to navigate directly to those sites.
- Install and regularly update virus protection software.
- Keep your computer operating system and Web browser current.

7. Changes to Website

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You represent that you are of sufficient legal age to use this Website and to create binding legal obligations for any liability you may incur as a result of the use of this Website. You agree that you are financially responsible for all uses of this Website by you and those using your login information.

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Persons interested in acquiring any investment should inform themselves as to: (i) the legal requirements within the countries of their nationality, residence, ordinary residence or domicile for such acquisition; (ii) any foreign exchange control requirement which they might encounter on the acquisition or sale of investments; and (iii) the income tax and other tax consequences which might be relevant to the acquisition, holding or disposal of any investment.

Investors should remember that the price of investments can go down as well as up as a result of market conditions, changes in the value of any underlying securities and currency movements. Past performance may not a guide to future performance. Past performance may not be repeated and investors may not get back the full amount (or any) of their investment.

Tax assumptions may change if the law changes, and the value of tax relief (if any) will depend upon your individual circumstances. Investors should consult their own tax advisers in order to understand any applicable tax consequences.

Any investment decision should be made having read fully not only any relevant application forms but also the relevant terms and conditions and any other documentation applicable to the chosen product. These relevant documents may be found on and printed from this Website or otherwise made available to investors by PFP Wealth Management LLP on request.

You should obtain relevant and specific professional advice before making any decision to enter into an investment transaction. PFP Wealth Management LLP does not provide investment advice but may refer clients to an affiliate PFP Wealth Planning LLP..

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