

DISCLAIMER

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1. Introduction

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1.2. The WEBSITE is a site operated by Binam Pte. Ltd., a legal entity incorporated and existing in accordance with the legislation of Singapore, under registration number (UEN) 201917521W (“we”, “us”, “our”, “Company”). We are registered at 68 Circular Road, #02-01, 049422, Singapore.

1.3. By using the WEBSITE, you accept this DISCLAIMER in full; accordingly, if you disagree with this DISCLAIMER or any part of this DISCLAIMER, you must not use the WEBSITE.

2. Copyright notice

2.1. Subject to the express provisions of this DISCLAIMER: (a) we, together with our licensors, own and control all the copyright and other intellectual property rights on WEBSITE and the material on WEBSITE; and (b) all the copyright and other intellectual property rights on WEBSITE and the material on WEBSITE are reserved.

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3.1. You may: (a) view pages from WEBSITE in a web browser; (b) download pages from WEBSITE for caching in a web browser; and (c) print pages from WEBSITE subject to the other provisions of this DISCLAIMER.

3.2. Except as expressly permitted by clause 3.1 or the other provisions of this DISCLAIMER, you must not download any material from WEBSITE or save any such material to your computer.

3.3. Unless you own or control the relevant rights in the material, you must not: (a) republish material from WEBSITE (including republication on another website); (b) sell, rent or sub-license material from WEBSITE; (c) show any material from WEBSITE in public; (d) exploit material from WEBSITE for a commercial purpose; or (e) redistribute material from WEBSITE.

3.4. We reserve the right to restrict access to areas of WEBSITE, or indeed the whole WEBSITE, at our discretion; you must not circumvent or bypass, or attempt to circumvent or bypass, any access restriction measures on WEBSITE.

4. Limited warranties

4.1. The Company does not give any warranties regarding the accuracy, adequacy, correctness, completeness, reliability, timeliness, non-infringement, title, merchantability or fitness for any purpose of the data, information, content on the WEBSITE or any website or services linked to the WEBSITE, or that the data, information, content available on the WEBSITE, or associated therewith, is or will be uninterrupted or error-free or that such errors or defects will be fixed or that the WEBSITE will be free from viruses, virus attacks or other harmful elements, and expressly disclaims liability for the same and any errors or omissions.

4.2. The Company shall not be liable for the availability of the WEBSITE at all times, in all countries and/or all geographic locations, or at any given time.

4.3. The data, information, content on the WEBSITE may not always be entirely accurate, comprehensive, complete or up-to-date and may also contain technical inaccuracies or typographical errors - no representation, warranty or undertaking is given by Company in this regard. In particular, the Company shall not be obliged to remove any outdated information from the WEBSITE or to expressly mark it as outdated. You should verify all information before relying on it, and all decisions based on information contained on the WEBSITE are your sole responsibility and we shall have no liability for such decisions.

4.4. Your use of any information or materials on the WEBSITE is entirely at your own risk, for which we shall not be liable. It shall be your own responsibility to ensure that any products, services or information available through the WEBSITE meet your specific requirements.

4.5. Neither the information posted on, nor any opinions contained within pages of the WEBSITE constitutes a public offer under any applicable law or an offer or solicitation or recommendation to make the investment, to enter into the contract, buy or sell any securities or financial instruments, to affect any transactions, or to conclude any legal act of any kind whatsoever. If any of the information and opinions contained in the WEBSITE may be declared as constituting a public offer under the laws of the jurisdiction from which you wish to access the WEBSITE, you must not access the WEBSITE.

5. Limitations and exclusions of liability

5.1. Nothing in this DISCLAIMER will: (a) limit or exclude any liability for death or personal injury resulting from negligence; (b) limit or exclude any liability for fraud or fraudulent misrepresentation; (c) limit any liabilities in any way that is not permitted under applicable law; or (d) exclude any liabilities that may not be excluded under applicable law.

6. Miscellaneous

6.1. To the extent permitted by law, we exclude any other representations or warranties regarding the subject matter of this DISCLAIMER.

6.2. Should you fail to comply with the terms of this DISCLAIMER, we may claim damages or bring a civil action.