
WEBSITE TERMS AND CONDITIONS

Anonymous data

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies

In order to collect this anonymous data we may use "cookies". Cookies are small pieces of information which are sent to your browser and stored on your computer's hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. If you use only temporary cookies, insert "Once you leave the site, the cookie is destroyed and no personal or other information about you is stored." If you use permanent cookies, insert "They allow the website to recognise your computer when you return in the future".

Information you provide to us

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. further investments, and our relationship with you, e.g. invoicing, client surveys etc.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on financial matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.

We may use your information internally to help us improve our services and help resolve any problems.

Storage and security of personal information

We will endeavour to take all reasonable steps to keep secure any personal information recorded, and to keep this information accurate and up to date. The information is stored on secure servers that are protected in controlled facilities. In some cases these facilities may be overseas. Fluid Financial Planning employees and data processors are obliged to respect the confidentiality of any personal information. However, security of communications over the Internet cannot be



guaranteed, and therefore absolute assurance that information will be secure at all times cannot be given. Fluid Financial Planning will not be held responsible for events arising from unauthorised access to personal information.

Links to other web sites

Fluid Financial Planning may provide links to web sites outside of the Fluid Financial Planning site. These linked sites are not under the control of Fluid Financial Planning, and Fluid Financial Planning is not responsible for the conduct of companies linked to the Fluid Financial Planning web site.

Disclaimer

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1. Arising from the use of or reliance upon information contained in or accessed through the Fluid Financial Planning website.
2. Should the Fluid Financial Planning website be unavailable or not be available in its entirety, and
3. As a result of any virus, program bugs or similar causes.

No investment advice provided to you

Unless otherwise stated, the information provided on this website is not designed for the purpose of providing personal financial or investment advice. Any information provided does not take into account your personal investment objectives, financial situation, or investment needs.

The issues covered are designed to be a guide only and you should discuss with your professional advisors. The content of this site does not in any way attempt to or imply provision of general or personal advice.

Investment performance

Fluid Financial Planning cannot guarantee any particular rate or return, performance of any investment or the repayment of capital from any investment. All investment is subject to risk. Possible



risks may include delays in repayment and loss of income or capital invested. Any previous performance should not be used as an indication of future performance.

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Changes to Conditions of Use

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