

Terms of Use – User Agreement – Website

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Introduction

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Any historical information is as of the date stated. Any statements regarding future events constitute only subjective views or beliefs, are not guarantees or projections of performance, should not be relied on, are subject to change due to a variety of factors, including fluctuating market conditions, and involve inherent risks and uncertainties, both general and specific, many of which cannot be predicted or quantified and are beyond our control. Future results could differ materially, and no assurance is given that these statements are now or will prove to be accurate or complete in any way.

Information on this website

The investments and investment services described on this website may not be suitable for all people. Before entering into an agreement in respect of any investment referred to on this website, you should consult your own investment professional as to its suitability for you and should understand that statements regarding future prospects may not be

¹ Insigneo Financial Group, LLC comprises a number of operating businesses engaged in the offering of brokerage and advisory products and services in various jurisdictions, principally in Latin America. Brokerage products and services are offered through Insigneo Securities, LLC, headquartered in Miami, member of the Financial Industry Regulatory Authority (FINRA) and Securities Investors Protection Corporation (SIPC) <https://www.sipc.org/>. Investment advisory products and services are offered through Insigneo Advisory Services, LLC, an investment adviser registered with the Securities and Exchange Commission. In Uruguay, advisory services are offered through Insigneo Asesor Internacional S.A., Insigneo Gestor Internacional S.A., Insigneo Asesor Latam S.A., and Insigneo Asesores de Inversion de Uruguay, SRL, in Argentina through Insigneo Argentina, SAU and in Chile through Insigneo Asesorias Financieras, SPA. Collectively, these eight operating businesses make up the Insigneo Financial Group. To learn more about the Broker Dealer including its conflicts of interest and compensation practices, please go to <https://insigneo.com/disclosures/> or www.finra.org. To learn about Insigneo Advisory Services, LLC and any conflicts related to its advisory services, please see its Form ADV and brochure which can be found at Investment Advisor Public Disclosure website <https://adviserinfo.sec.gov/>.

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The prices of the investments referred to on this website and the income from them may go down as well as up and investors may realize losses on them. Investments denominated in foreign currencies are exposed to changes in exchange rates which may have a negative as well as a positive effect on their value. Past performance is not indicative of future results. Levels and bases of taxation may change. In the case of investments for which there is no recognized market it may be difficult for investors to sell their investments or to obtain reliable information about its value or the extent of the risk to which it is exposed. Insigneo reserves the right to change the information available on this website without notice.

Insigneo expressly disclaim any obligation to keep the information on this website up-to-date, free of errors or viruses or to maintain uninterrupted access. Insigneo may stop producing or updating any part of this website without notice.

General Use

Access to and use of this website is at your own risk. Insigneo does not warrant that the use of our website or any material downloaded from it will not cause damage to any property, including but not limited to loss of data or computer virus infection. Insigneo will bear no responsibility or liability for your use of any third party vendor's software, products, services, or equipment in connection with your access and use of this website. Your use of the products and services on this website may be monitored by Insigneo, and the resultant information may be used by Insigneo for its internal business purposes. Nothing on this website constitutes or forms a part of any offer for sale or subscription of, or any invitation to offer to buy or subscribe for, any securities or other financial instruments, nor should it or any part of it form the basis of or be relied upon in any connection with any contract or commitment whatsoever. Any services described on this website are available solely subject to the terms and conditions of a client engagement agreement which will represent the whole agreement between Insigneo and the client. Insigneo and its affiliates and/or their officers, directors and employees may have positions in any securities mentioned on this website (or in any related investment) and may from time to time add to or dispose of any such securities (or investment).

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consequential or punitive. Insigneo makes no guarantees or representations as to, and shall have no liability for, any electronic content delivered by any third party, including, without limitation, the accuracy, subject matter, quality or timeliness of any electronic content.

Access to this website

Insigneo endeavors to ensure that access to the website is always available, from time to time we may need to temporarily restrict access to the website without notice and reserve the right to do so, whether for the purposes of servicing the website or otherwise. We accept no liability, no matter how that may be caused, arising from any loss of access to the website at any time.

You may access most areas of the website without registering your details with us and without us recording any of your personal information, however certain areas of the website may require you to register. If you submit an application to seek access to these areas, you are indicating that you have read our [Privacy Policy](#) available on the Insigneo website and are willing for us to deal with your data as set out in that policy and in order to provide you with access to such areas of the website.

Insigneo is not obliged to approve your application and may remove or limit your access or approval at any time and without incurring any liability. If we do grant you access to an otherwise restricted area of the website, your login details are personal to you. You must keep them confidential and not permit or enable another person to use them.

Virus hacking or other offenses

You must not misuse our site by knowingly introducing viruses, Trojans, worms, logic bombs or other material which is malicious or technologically harmful. You must not attempt to gain unauthorized access to our site, the server on which our site is stored, or any server, computer or database connected to our site. You must not attack our site via a denial-of-service attack or a distributed denial-of service attack.

By breaching this provision, you would commit a criminal offence under the Computer Misuse Act 1990. We will report any such breach to the relevant law enforcement authorities, and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our site will cease immediately.

Insigneo will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of our site or to your downloading of any material posted on it, or on any website linked to it.

Liability

To the extent permitted by law, Insigneo excludes any liability for any direct, indirect or consequential loss or damage incurred by any user in connection with our site or in connection with the use, inability to use, or results of the use of this site, any websites linked to it and any materials posted on it, including, loss of income or revenue, loss of business, loss of profits or contracts, loss of anticipated savings, loss of data, loss of goodwill and wasted management or office time whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable, provided that this condition shall not prevent claims for loss of or damage to your tangible property.

Variation

Insigneo hereby reserves the right to change these terms and conditions of use and the contents of this website at any time. Any such changes will (as soon as practicable) be posted by Insigneo on the website and will automatically be binding upon you if you access this website.

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