#### **DISCLAIMER**

"JMP Studios", "us", "we" or "our", refer to JMP Studios UG who operates the https://jmpstudios.io/ website (the "Service").

# YOUR INVESTMENTS ARE YOUR RESPONSIBILITY

We do not accept any liability for any loss or damage which is incurred from you acting or not acting as a result of reading any of our publications. You acknowledge that you use the information we provide at your own risk.

# INFORMATION, NOT ADVICE OR RECOMMENDATIONS

JMP Studios do not offer investment advice and nothing on this site should be construed as investment advice. Our website provides information and education for investors who can make their investment decisions without advice. The information contained on this site is not, and should not be read as, an offer or recommendation to buy or sell or a solicitation of an offer or recommendation to buy or sell any securities. Our content is not, and should not be seen as, a recommendation to use any particular investment strategy.

#### CARRY OUT YOUR OWN INDEPENDENT RESEARCH

You should carry out your own independent research before making any investment decision. JMP Studios do not take the specific needs, investment objectives and financial situation of any particular individual into consideration and any investments mentioned may not be suitable for you. You should not base any investment decision solely on the basis of the information that we publish.

# CARRY OUT YOUR OWN INDEPENDENT VERIFICATION OF FACTS AND DATA

The information we publish has been obtained from or is based on sources that we believe to be accurate and complete. Although reasonable care has been taken, we cannot guarantee the accuracy or completeness of any information we publish. Any opinions that we publish may be wrong and may change at any time. You should always carry out your own independent verification of facts and data before making any investment decisions.

# SEEK PROFESSIONAL ADVICE IF REQUIRED

If you are unsure of any investment decision you should seek a professional financial advisor. JMP Studios is not a registered investment adviser and we do not provide investment advice or recommendations. We are not regulated by the Financial Conduct Authority.

## **INVESTMENT RISKS**

The value of investments can fall as well as rise. Any information relating to past performance of an investment or investment service is not a guide to future performance. Asset prices may go down as well as up and you may not get back the original amount invested. You should not buy assets with money you cannot afford to lose.

## TERMS OF USE

By using this website or our other services you are agreeing to comply with and be bound by the following Terms and Conditions of use, which together with our privacy policy form an agreement between you and us. "Publications" refers to this website and any other material we publish, electronic or otherwise.

#### CHANGES TO THESE TERMS AND CONDITIONS

These Terms and Conditions may change at any time and your continued use of our services means you agree to be bound by any updated terms. If there are any major changes we will publish a notice on this website.

## INFORMATION, NOT ADVICE

Our publications do not offer investment advice and any information they provide should not be construed as investment advice. They provide information and education for investors who can make their investment decisions without advice. The information contained in our publications is not, and should not be read as, an offer or recommendation to buy or sell or a solicitation of an offer or recommendation to buy or sell any investment. Our publications are not, and should not be seen as, a recommendation to use any particular investment strategy.

# NO GUARANTEE OF ACCURACY OR SUITABILITY

The information we publish has been obtained from or is based on sources that we believe to be accurate and complete. Although reasonable care has been taken, we cannot provide any warranty or guarantee as to the accuracy, timeliness, completeness or suitability of the information we provide for any particular purpose. You acknowledge that such information may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law. The opinions expressed in our publications may be inaccurate and wrong and may change without notice.

#### **AVAILABILITY AND ACCESS**

We reserve the right to amend or withdraw access to this website at any time. We do not accept responsibility as to the operation, functionality or availability of this website. We do not warrant that the use of this website will be free of delay, interruption, interception or error. Some parts of the website may be restricted to registered users. If you are a registered user you must treat any security information (such as but not limited to username and password) as confidential and you should not disclose them. We maintain the right to withdraw or limit your access to this website at any time if you break any of these Terms and Conditions. We shall have no liability to you for this withdrawal. In the event that your access is withdrawn, these Terms and Conditions will still apply. Unauthorised use of this website may give rise to a claim for damages and/or be a criminal offence.

# **DATA PROTECTION**

We protect the confidentiality and security of your personal information in accordance with the requirements of the Data Protection Act 1998. Please refer to the Privacy Policy for further details. Whilst we take reasonable care to protect any information transmitted to this website, we do not guarantee or warrant the security of such personal information. We do not accept responsibility for unauthorised access of this site by a third party or the corruption of data sent to it.

## INTELLECTUAL PROPERTY

This website contains material which is owned by or licensed to us. This material includes, but is not limited to, the design, layout, look, appearance and graphics of the website. Reproduction is prohibited other than in accordance with copyright law. All trademarks reproduced on this website which are not the property of, or licensed to, us are

acknowledged on the website. You may not use any part of the material on this website to establish, maintain, provide, or assist in establishing, maintaining or providing your own publications, internet site or other means of distribution.

# LIMITATION OF LIABILITY

You are solely responsible for your own investment research, decisions and results. You must carry out your own independent research before making any investment decision. Our publications do not take the specific needs, investment objectives and financial situation of any particular individual into consideration and any investments mentioned may not be suitable for you. You should not base any investment decision solely on the basis of the information that we publish. You should always carry out your own independent verification of facts and data before making any investment decisions. If you are unsure of any investment decision you should seek a professional financial advisor. JMP Studios is not a registered financial adviser and we do not provide investment advice or recommendations. We are not regulated by the Financial Conduct Authority. JMP Studios, officers, employees and any third party vendor will not be liable or have any responsibility of any kind for any loss or damage that you incur, for any reason, as a result of your use of our publications. This includes any failure or interruption of this website, or from any other cause relating to your access to or use of this website. This website may include links to other websites. We have no responsibility for the content of linked websites and accept no liability whatsoever for any loss or damage arising from your use of any such websites. We will not be liable for any loss or damage caused by any harmful material that may infect your computer equipment, computer programs, data or other material due to your use of this website or your downloading of material from it.

#### **INDEMNITY**

You agree to indemnify JMP Studios, its officers and employees from and against all actions, claims, proceedings, costs and damages and all legal costs or expenses arising out of your use of our publications and any breach by you of any of these Terms and Conditions.

## **COOKIES**

This website uses cookies to monitor your browsing preferences. If you do allow cookies to be used, your personal information may be stored by us for use by third parties: Please see the Privacy Policy page for more details.

#### **GOVERNING LAW**

Your use of this website and any dispute arising out of such use of the website is subject to the laws of Germany and the EU.