

# General Terms and Conditions of the website [www.banor.it](http://www.banor.it)



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## **CONDITIONS OF USE FOR THE WEBSITE AND LIMITATIONS**

The website is not aimed at users resident in jurisdictions in which Banor SIM S.p.A (hereinafter "Banor") is not authorised to provide investment services and activities and/or where access to the website and its content is prohibited by the applicable local laws and regulations.

The information, opinions, data and documents contained or described on this website are purely for information and should not be regarded as a replacement for contractual documents.

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There is no guarantee of performance; past results are not a reliable indicator of future results. The

investment value is subject to fluctuations and investors may not get back the amount invested. Exchange rate fluctuations may affect the value of the investment and costs where these are expressed in a currency other than the investor's reference currency.

Returns from UCIs are shown net of the costs borne by the fund and before tax. Except where otherwise stated, results of the portfolio management service are expressed before the deduction of fees, costs and charges, including tax, which affect the profitability of the service and vary from investor to investor.

When the results are expressed on a gross basis, an indication of the effect of fees, costs and charges is estimated according to a number of assumptions that do not include tax liabilities (such as capital gains, etc.), depending on the personal situation of each investor. Higher costs are usually incurred in the first year of management.

Please refer to the specific information on costs and charges provided in the "Investment Services Information Document" available on the website in the "Legal Information" section.

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The user of the website acknowledges and accepts that browsing on third-party websites and/or obtaining documents via links on the website are the sole responsibility of the user.

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## CONFIDENTIAL AREA

The website contains a confidential area accessible via the credentials communicated by Banor SIM S.p.A. upon request to activate the specific service.

## APPLICABLE LAW

Without prejudice to the applicability of mandatory rules, the legal notices and limitations of liability contained in this document are governed by Italian law; any dispute concerning such notices and disclaimers of liability shall be subject to the jurisdiction of the Italian court.

## CONTACT INFORMATION

If you require any further information, please contact us using the email address [privacy@banor.it](mailto:privacy@banor.it).