

## **Terms of Website**

### **1. Acceptance of Terms**

Your access to and use of RA Umbrella Limited (“the Website”) is subject exclusively to these Terms and Conditions. You will not use the Website for any purpose that is unlawful or prohibited by these Terms and Conditions. By using the Website you are fully accepting the terms, conditions and disclaimers contained in this notice. If you do not accept these Terms and Conditions you must immediately stop using the Website.

### **2. Advice**

The contents of the Website do not constitute advice and should not be relied upon in making or refraining from making, any decision.

### **3. Changes to Website**

RA Umbrella Limited reserves the right to:

3.1 change or remove (temporarily or permanently) the Website or any part of it without notice and you confirm that RA Umbrella Limited shall not be liable to you for any such change or removal; and

3.2 change these Terms and Conditions at any time, and your continued use of the Website following any changes shall be deemed to be your acceptance of such change.

### **4. Links to Third Party Websites**

The Website may include links to third party websites that are controlled and maintained by others. Any link to other websites is not an endorsement of such websites and you acknowledge and agree that we are not responsible for the content or availability of any such sites.

### **5. Copyright**

5.1 All copyright, trademarks and all other intellectual property rights in the Website and its content (including without limitation the Website design, text, graphics and all software and source codes connected with the Website) are owned by or licensed to RA Umbrella or otherwise used by RA Umbrella Limited as permitted by law.

5.2 In accessing the Website you agree that you will access the content solely for your personal, non-commercial use. None of the content may be downloaded, copied, reproduced, transmitted, stored, sold or distributed without the prior written consent of the copyright holder. This excludes the downloading, copying and/or printing of pages of the Website for personal, non-commercial home use only.