



Website Terms and Conditions

This website "www.aozora-apf.com" (the "Website") is operated and maintained by Aozora Asia Pacific Finance Limited (the "Company"). Please read these terms and conditions carefully. By accessing this site and any pages thereof, you agree that you have reviewed and agree to be bound by the terms and conditions below, and that you agree to our privacy statement and policy set out in the webpage "Use of Customers' Personal Information" of this Website. These Terms and Conditions are subject to change without notification.

1. Copyright

All intellectual property rights (including copyright) of the Website and in the material therein (including information, brand logo, design, trade marks etc.) is owned by the Company. Unauthorized use, reproduction, change or distribution of the Website's content is prohibited.

2. No Warranty and Disclaimers

Despite our efforts to check and update the information contained in the Website on a regular basis, the Company does not guarantee its completeness, timeliness or accuracy.

The Company may change, modify, add, or delete, any content and the terms of use of this Website and terminate any or all the Website offerings or transmissions, or discontinue or change the information, materials, products or services described herein at any time without notice.

This Website or information contained or incorporated by reference has not been, and will not be submitted to become approved/verified by, or registered with, any relevant government authorities under the local laws. This Website is not intended for and should not be accessed by persons located or resident in any jurisdiction where (by reason of that person's nationality, domicile, residence or otherwise) the publication or availability of this Website is prohibited or contrary to local law or regulation or would subject any Aozora Group entity to any registration or licensing requirements in such jurisdiction. It is your responsibility to be aware of, to obtain all relevant regulatory approvals, licenses, verifications and/or registrations under, and to observe all applicable laws and regulations of any relevant jurisdiction in connection with your entrant to this Website.

The contents of this Website have been prepared for informational purposes only, without regard to the financial situation, or means of any particular person or entity, and the Website is not soliciting any action based upon them. The contents of this Website shall not form the basis of, or be relied upon in connection with, any contract or commitment on the part of any person to proceed with any transaction. The contents of this Website are also not to be construed as soliciting or promoting any financial products or services.

The contents of this Website are published in good faith but no advice, representation or warranty, express or implied, is made by the Company or by any person as to its adequacy, accuracy, completeness, reasonableness or that it is fit for your particular purpose, and it should not be relied on as such. The contents of this Website does not purport to be complete and is subject to change. You acknowledge that certain information contained in this Website supplied by third parties may be incorrect or incomplete. The Website has not made, and expressly disclaims, any representations with respect to any forward-looking statements.

The Company shall not be liable for any trouble, loss or damage arising in connection with the Website, or the use or inability to use thereof, or in connection with errors, omissions or changes in the information and materials contained in the Website, any failure of performance, disruption, computer virus or other contamination, or line or system failure, including without limitation, any loss of profit or any other damage, direct or consequential except where such exclusion or limitation contravenes the applicable law. No information on this Website constitutes business, financial, investment, trading, tax, legal, regulatory, accounting or any other advice.

If you are unsure about the meaning of any information provided please consult your financial or other professional adviser.

You may leave this Website when you access certain links on this Website. The Company has not examined any of these websites and does not assume any responsibility for the contents of such websites nor the services, products or items offered through such websites.

3. Security

Measures are constantly in place to prevent the occurrence of trouble, such as illicit access to client information, destruction of data, falsification of data, and information leaks.

4. Privacy

Your access to this Website is subject to our privacy statement and policy set out in the webpage "Use of Customers' Personal Information", which be accessed by clicking the link at the bottom of this page.

5. Governing Law

These Terms and Conditions are governed by, and construed in accordance with, the laws of Hong Kong unless expressly provided otherwise.