

## GAT Terms and Conditions of Website Use

### Important Terms forming part of this Agreement

- A. A reference to this "Website" is to [www.gat.technology](http://www.gat.technology) and any of its pages including but not limited to the information, data, text, images, links, sound, graphics and video sequences displayed therein ("Materials").
- B. By accessing this Website, you signify your acceptance to enter into this agreement of Website use with Global Assets Technology Pte Ltd ("GAT") and be bound by the Website use terms and conditions below. If you do not agree to the terms and conditions below, please do not continue to access this Website or any pages thereof. Use of this Website is limited to adults aged 18 and above.
- C. GAT reserves the right, at its discretion, to change, modify, add, or remove part or parts of these terms and conditions at any time and any such change, modification, addition or removal shall be effective upon its posting at this Website. PLEASE CHECK THESE TERMS AND CONDITIONS PERIODICALLY FOR CHANGES. YOUR CONTINUED USE OF THIS WEBSITE FOLLOWING THE POSTING OF CHANGES TO THESE TERMS AND CONDITIONS WILL MEAN YOU ACCEPT THOSE CHANGES.
- D. GAT and its Materials and information providers do not, and do not hold themselves out to, give specific investment recommendations or advice which is specific to the needs of any individual or business. Users can not and do not use physical money when accessing or using the Website, nor make actual profits or losses. User virtual account balances are zeroed at the completion of the course without any regard to the positive or negative amount shown in any User virtual account balance.

### Operational Provision

#### ***Definitions and Interpretation***

- 1. "Agreement" means these Terms and Conditions of Website Use from time to time as amended, modified or varied.
- 2. "Information Providers" means the third parties hosting, managing and/or providing the Materials displayed on or accessible via this Website or utilised on the services provided to Users by GAT.
- 3. "Loss" includes disputes, complaints, demands, suits, actions, claims, losses, damages, fines, penalties, costs (including legal costs on a full indemnity basis), charges and/or expenses of whatsoever nature and howsoever arising whether direct, indirect, consequential, joint, several, actual, contingent or otherwise.
- 4. "Materials" includes information and data made available on or accessible to Users via this Website including facts, views, educational materials, analyses, opinions and recommendations of individuals and organisations.
- 5. "Users" means the persons who gain access to and view this Website and "User" shall mean any one of them.
- 6. The headings herein are for ease of reference only and shall not be taken into account in the interpretation or construction of this Agreement or any of its clause(s). In this Agreement,

unless the context otherwise requires, words denoting the singular number only shall include the plural and vice versa, reference to any clause is to a clause of this Agreement, and words denoting any one gender shall include any and all other genders. Any wording introduced by the terms "including" or "include" or any similar expression shall be construed as illustrative and shall not limit the sense of the words preceding those terms by restricting interpretation to mean only those words which then follow.

### ***Access and Use***

7. User agrees to comply with and not contravene all applicable laws, regulations and directives including, without limitation, the laws of Singapore, relating to the use and access of this Website.
8. User agrees that the Materials appearing on or accessible via this Website are for informational and educational purposes only.

### ***Intellectual Property and Limitations on Use***

9. All Materials provided within this Website remains and/or shall be the copyright or intellectual property of either GAT, its Information Providers or third parties (as the case may be).
10. User may not modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any Materials, information, data, software, products or services obtained from this Website. To license our data, please contact [admin@gat.technology](mailto:admin@gat.technology). Our licensing charge is \$100 per data item per month.
11. Use of any robot, spider, other automatic device, or manual process to monitor or copy the pages on this Website or the Materials by Users is strictly forbidden.

### ***Disclaimer***

Materials and information on the GAT website:

12. are provided and made available to Users by GAT and its information providers for general information and education purposes only and are not, nor are they claimed to be, intended for any financial, investment, tax, legal and other professional advice specific to any individual's circumstances. Users are advised to conduct their own specific investigations and seek independent legal, tax, investment and financial advice from qualified and experienced advisers who take their personal circumstances into account before entering into any live trade or commercial investment decision;
13. are accessed by Users at their own risk, and for educational purposes only;
14. made available by any information provider are those of the respective author(s) or provider(s). GAT cannot and does not endorse, and cannot be responsible for, any User Loss which results in live trading or investing outside of the virtual environment the Website provides. GAT cannot and does not advocate or recommend any live commercial dealings by Users in any securities, investments or classes of securities or investments, nor does the inclusion in this Website of a link to other web site(s) or resources express or imply any form of endorsement by GAT;
15. are not to be construed as an offer, solicitation or recommendation to any User, person or class of persons to buy any of the securities or class of securities referred to in this Website or

to use the services of any advertiser herein. GAT accepts no liability for any Loss arising out of User's use of or reliance on same;

16. presented in text, graphics or whatever form, may include inaccuracies, errors and be subject to time delay. GAT and its Information Providers reserve the right to periodically make changes thereto;
17. while periodically updated delayed data feeds (including stock quotes, currency rates or other price or information feeds (if any)) are generally believed to be timely and accurate, GAT can not and does not make any representation or warranty, express or implied, as to its accuracy or completeness;
18. User agrees and accepts that the Website may be inaccessible from time to time due to required maintenance, telecommunications or electronic or other systems failures or interruptions (whether of GAT or any third party) or other disruptions. GAT shall not be liable to User for any Loss suffered by User as a result thereof.
19. IN ALL THEIR VARIOUS FORMS ON THIS WEBSITE ARE PROVIDED 'AS IS'.