

# Legal Disclaimers



## Website Disclaimer

The information published on the Fossar fjárfestingarbanki hf. (hereinafter „Fossar“ or „the Company“) website is true and accurate to the best knowledge of Fossar at the time of publishing and the Company cannot be held liable for any transactions that are carried out on the basis of that information. Fossar cannot guarantee the accuracy of all the information published, whether or not the information published come from the Company or any third party. The information published on the website are subject to change without notice.

The information published on Fossar website are general and does not constitute offer or advice to buy or sell any particular financial instrument. The users of the website are solely responsible for any investment decisions they may make on the basis of the information published on the website.

Fossar cannot in any way be held liable for any damage that may be suffered as a result of the information published on Fossar’s website or any damage that may be directly or indirectly caused by the use of the Company’s website. Fossar shall not in any way be held liable for any damage arising from an inability to access the website for longer or shorter periods of time.

Fossar owns the copyright to all information published on its website unless otherwise stated or implied by the context. The reproduction, distribution or display of the information published on the website is subject to the written authorization of Fossar regardless of the nature of the information concerned or the purpose of such reproduction, distribution or display. However, customers of Fossar are permitted to save such information for personal use.

Trading in financial instruments involves significant risks. Past results are not an indication of future returns. Users of Fossar’s website are encouraged to obtain information about the nature of securities trading and other matters relative to securities trading from Fossar’s advisors.

The aforementioned disclaimers also apply to all information and content published by Fossar into any social media sites if applicable

#### E-mail Disclaimer

The contents of this email and its attachments may be confidential. If the recipient of this email is not the rightful recipient, it is requested he notify the sender and delete the email and attachment without copying, distributing or exploiting them in any way. If the content of this email and attachments are unrelated to the activities of Fossar Investment Bank the sender is solely responsible. Unauthorized use may be subject to liability and penalties.

Fossar Investment Bank is not responsible for incorrect or incomplete transmission of the information contained in the email nor for any delay in its delivery or possible damage to your computer system caused by its receipt. Fossar Investment Bank does not guarantee the security of the email or that it is free of viruses or that interference or intervention by third parties has not taken place.

Information on companies or financial instruments is for informational purposes only and in no way constitutes an offer for recommendation to buy or sell securities or participate in investments.

#### Recording of telephone conversation, storing and saving data

Customers are made aware that business-related telephone calls to Fossar may be recorded without special notice in order

to ensure the security of the Company and customers. The same applies to conversations through other devices, such as

Lync, Bloomberg and Skype for Business.

Telephone recordings are made pursuant to authority provided in the Act on Telecommunications.

Customers are made aware that recordings may be submitted as evidence in legal proceedings and/or in other

circumstances in the event of a dispute regarding the substance of communications between the parties, e.g. as regards the

conditions and/or execution of a trade. In other respects, Fossar shall treat recorded telephone conversations in the same

way as other information which is subject to confidentiality pursuant to Articles 58 to 60 of the Act No. 161/2002 on Financial

Undertakings.

All data, in any form whatsoever, containing information about a customer's transactions and their execution is stored by the

Company for a minimum period of five years.