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If you do not agree to these Terms, please refrain from using this Website.

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The information on this Website constitutes a financial promotion for the purposes of the rules and guidance of the Financial Conduct Authority (the "FCA Rules") and an invitation or inducement to engage in investment activity and/or a marketing communication for the purposes of the Markets in Financial Instruments Directive II (the "MiFID").

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A link to the prospectus and Key Investor Information Document ("KIID") for each of the Funds is available on the First State Investments (UK) Limited website:

<http://www.firststateinvestments.com>

## **2. Selling Restrictions**

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## **3. No Advice**

**The information on this Website is provided for information only and does not constitute, and should not be construed as, investment advice or a recommendation to buy, sell or otherwise transact in any investment including the Funds.** The information on this Website is provided solely on the basis that you will make your own investment decisions and Stewart Investors has not taken any account of your particular investment objectives or financial situation in preparing the information on this Website. In addition, nothing in this Website shall, or is intended to, constitute financial, legal, accounting or tax advice. **We strongly recommend that you seek professional investment advice before making any investment decision.** Stewart Investors neither provides investment advice to, nor receives and transmits orders from, investors in the Funds nor does it carry on any other activities with or for such investors that constitute "Regulated Activities" for the purposes of the FCA Rules or "investment services" or "ancillary services" for the purposes of MiFID.

## **4. Performance Information**

**Past performance is not a reliable indicator of future results. The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested and may lose all of their investment. Exchange rate changes may cause the value of overseas investments to rise or fall. To the extent that any information on this Website refers to a particular tax treatment, such treatment depends on the individual circumstances of the investor and may be subject to change in the future.**

## **5. Risk Warnings**

Any investment involves substantial risks. Further information about the types of risks associated with investment in the Funds referred to on this Website can be found on the First State Investments (UK) website:

<http://www.firststateinvestments.com> 

The offering documents for each Fund (available on the above website) also contain risk warnings which are specific to the relevant Fund and which you should consider carefully before taking any decision to invest.

## **6. Offering Documents**

The terms of any investment in a Fund are governed by the documents establishing such terms. In the event of any inconsistency between the information on this Website and the terms specified in, or established pursuant to, the documents establishing the terms of issue or contract, the terms so specified or determined shall prevail. An application for interests in any of the Funds should only be made having fully and carefully read the relevant prospectus, KIID, the latest financial reports and other offering documents for the relevant Fund, which is available upon request or through the following website:

<http://www.firststateinvestments.com> 

## **7. Information on this Website**

Stewart Investors has taken reasonable care to ensure that the information contained on this Website is accurate, current, complete, fit for its intended purpose and compliant with relevant United Kingdom legislation and regulations. However, errors or omissions may occur due to circumstances beyond Stewart Investors' control and no warranty is given, or representation made, regarding the accuracy, validity or completeness of the information on this Website and no liability is accepted by such persons for the accuracy or completeness of such information. You must conduct your own due diligence and investigations rather than relying on any of the information on this Website. Any person who acts upon, or changes his investment position in reliance on, the information contained on this Website does so entirely at his own risk.

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## **8. Material Interests**

Stewart Investors, its affiliates and its or their directors, officers, employees or agents may have holdings in the Funds and/or underlying investments of the Funds and may otherwise be interested in transactions in those Funds. Further details about the policies that Stewart Investors has adopted in order to avoid or to manage such conflicts in a way that ensures fair treatment for Stewart Investors' clients are available from Stewart Investors on request.

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Please note that there is no guarantee that any e-mail sent by you will be received by us, or that the contents of any such e-mail will remain private during internet transmission. Any information is sent at your own personal risk.

### **15. Data Protection**

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### **16. Cookies**

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The browsers of most computers, smartphones and other web-enabled devices are usually set up to accept cookies. If your browser preferences allow it, you can configure your browser to accept all cookies, reject all cookies, or notify you when cookies are set. Each browser is different, so check the "Help" menu of your browser to learn about how to change your cookie preferences.

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## **17. Amendment**

Stewart Investors may delete or make changes to these Terms and to the information contained on this Website at any time.

If any provision of these Terms is found by any court or authority of competent jurisdiction to be illegal, void or invalid under the laws of any jurisdiction, the legality, validity or enforceability of the remainder of these Terms in that jurisdiction shall not be affected and the legality, validity and enforceability of the whole of these Terms in any other jurisdiction shall not be affected.

## **18. Third Parties**

Stewart Investors' affiliates shall have the benefit of the rights conferred on them by these Terms but otherwise no person who is not a party to these Terms may enforce its terms under the Contracts (Rights of Third Parties) Act 1999.

## **19. Applicable Law**

These Terms and any non-contractual obligations arising from or connected with them shall be governed by, and these Terms shall be construed in accordance with, the laws of England and Wales.

## **20. Jurisdiction**

You agree that the English courts shall have exclusive jurisdiction in relation to any legal action or proceedings arising out of or in connection with these Terms (whether arising out of or in connection with contractual or non-contractual obligations) ("Proceedings") and waive any objection to Proceedings in such courts on the grounds of venue or on the grounds that Proceedings have been brought in an inappropriate forum. You further agree that this paragraph operates for the benefit of Stewart Investors

and accordingly Stewart Investors shall be entitled to take Proceedings in any other court or courts having jurisdiction.

## **21. Contact Us**

If you have any enquiries in relation to this Website or the information on it, please contact Stewart Investors at [enquiries@stewartinvestors.com](mailto:enquiries@stewartinvestors.com)