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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>

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## **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**

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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.

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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.

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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

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## **21. Contact Us**

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