

Terms and Conditions of Website Use

1. Acceptance of Terms

Any individual or entity who accesses, browses, or uses this Website does so at their own risk. By accessing this Website, you confirm that you have read, understood, and agree to be bound by these Terms and Conditions.

These Terms become effective immediately upon your first use of the Website. If you do not agree to these Terms, you must discontinue use of this Website immediately.

Bucksfield Asset Management Limited (“the Company”) reserves the right to amend these Terms at any time without prior notice. Continued use of the Website constitutes your acceptance of any revised Terms.

2. Definitions

- “You”, “User”, or “Client” refers to any person accessing or using the Website.
- “Company”, “We”, “Us”, or “Our” refers to Bucksfield Asset Management Limited.
- “Website” refers to www.bucksfield.com.ng and all associated digital platforms.

3. Permitted Use and Restrictions

You agree to use this Website strictly for lawful purposes. You are expressly prohibited from:

- Attempting unauthorized access to any part of the Website, servers, or systems
- Misusing passwords, login credentials, or confidential information
- Introducing malicious software such as viruses, trojans, or harmful code
- Engaging in any activity that disrupts or interferes with the Website’s functionality

We reserve the right to restrict or terminate access where misuse is detected.

4. Accuracy and Completeness of Information

While Bucksfield Asset Management strives to ensure that all information on this Website is accurate, current, and compliant with applicable Nigerian laws and regulations, all content is provided on an “as is” and “as available” basis.

We make no representations or warranties, express or implied, regarding:

- Accuracy or completeness
- Reliability or timeliness
- Suitability for any particular purpose

Users rely on such information at their own risk.

5. Confidentiality and Data Use

Information submitted through the Website will be treated as confidential and handled in accordance with our Privacy Policy.

However, you acknowledge and agree that we may disclose your information:

- To affiliates, agents, and service providers
- Where required by law, regulation, or court order

- To protect our legal rights and interests

You consent to the transfer, storage, and processing of your information across jurisdictions where necessary.

6. Monitoring and Recording

Your use of this Website may be monitored, tracked, and recorded for security, compliance, and internal business purposes.

By using this Website, you expressly consent to such monitoring.

7. Intellectual Property Rights

All content on this Website, including but not limited to text, graphics, logos, and software, is the property of Bucksfield Asset Management or its licensors and is protected by applicable intellectual property laws.

You may:

- View, download, and print content for personal, non-commercial use only

You may not:

- Reproduce, distribute, or publish content without prior written consent
- Modify or remove copyright or proprietary notices

All rights not expressly granted are reserved.

8. Security Disclaimer

We do not guarantee that the Website will be free from viruses, malware, or other harmful components. You are responsible for implementing adequate security measures to protect your systems.

We shall not be liable for any damage caused by such threats.

9. No Warranties

The Website and all services are provided “as is” and “as available” without warranties of any kind.

We expressly disclaim all warranties, including:

- Merchantability
- Fitness for a particular purpose
- Non-infringement

We do not guarantee uninterrupted or error-free operation.

10. Investment and Financial Disclaimer

Content on this Website is provided for informational purposes only and does not constitute:

- Investment advice
- Financial advice
- Legal or tax advice

No content should be interpreted as:

- A recommendation to buy or sell any financial instrument
- An offer or solicitation in any jurisdiction where such activity is unlawful

Investment products carry risk. Past performance is not indicative of future results. The value of investments may rise or fall, and investors may not recover their initial capital.

You are strongly advised to consult qualified professional advisors before making financial decisions.

11. Suitability and Risk Disclosure

We do not assess the suitability of any product or service for your individual circumstances through this Website.

You acknowledge that:

- Some financial products involve significant risk
- Not all risks may be disclosed on this Website
- You are responsible for evaluating the appropriateness of any transaction

12. Service Availability and Disruptions

Access to this Website may be unavailable, delayed, or limited due to factors including:

- Hardware or software failures
- Network or telecommunications issues
- Cybersecurity threats
- Natural disasters, strikes, or regulatory actions

We shall not be liable for any losses arising from such disruptions.

13. Third-Party Links

This Website may include links to third-party websites for convenience. We do not endorse or control these sites and are not responsible for their content, security, or privacy practices.

Users access such sites at their own risk.

14. Limitation of Liability

To the fullest extent permitted by law, Bucksfield Asset Management shall not be liable for any:

- Direct, indirect, incidental, or consequential damages
- Loss of profits, data, or business opportunities

arising from:

- Use or inability to use the Website
- Errors, omissions, or delays in content
- Unauthorized access or system failures

15. Indemnity

You agree to indemnify and hold harmless Bucksfield Asset Management, its affiliates, and employees from any claims, damages, or liabilities arising from your use of the Website or breach of these Terms.

16. Governing Law and Jurisdiction

These Terms are governed by the laws of the Federal Republic of Nigeria.

You agree to submit to the exclusive jurisdiction of the courts located in Lagos State.

17. No Waiver

Failure by the Company to enforce any provision of these Terms shall not constitute a waiver of that provision or any other rights.

18. Termination

We reserve the right, at our sole discretion, to suspend, restrict, or terminate your access to the Website at any time without notice.

19. Regulatory Status

This Website is issued by Bucksfield Asset Management Limited, which is authorized and regulated by the Securities and Exchange Commission of Nigeria.

These Terms and Conditions should be read together with our Privacy Policy.