### **Website Terms and Conditions**

Website Owner = Pathfinder Asset Management (Pathfinder)

Domain name = www.path.co.nz (the website)

## **General information only**

Please be aware that this website provides you with general information only and does not take account of your individual investment objectives, financial situation or needs. Before acting on it, consider its appropriateness to your circumstances. Our <a href="Product Disclosure Statement (PDS)">Product Disclosure Statement (PDS)</a> and <a href="Statement of Investment Policy and Objectives (SIPO)">Statement of Investment Policy and Objectives (SIPO)</a> should be considered before making an investment decision.

You should consider seeking independent financial advice before making investment decisions.

#### **Terms of Use**

These website terms of use (**terms of use**) and the associated Privacy Policy (**privacy policy**) govern your access to and use of the website. You should read these terms of use and the privacy policy carefully before using this website.

The website is available for your use only on condition that you agree to these terms of use. By accessing/using the website, you are signifying that you agree to be bound by these terms.

Pathfinder may revise and update these terms of use at any time. Your continued usage of the website after any changes to these terms of use will mean you accept those changes

### Disclaimer

Pathfinder does not warrant the accuracy, adequacy or completeness of the information contained in this website. We accept no responsibility for any decision taken based on the information shown on or omitted from this website.

Any data and information on this site is provided in good faith and has been obtained from sources which Pathfinder believes to be reliable and accurate, but its accuracy and completeness is not guaranteed, and Pathfinder makes no representations and gives no warranties that the information is free from errors or omissions. Pathfinder is not responsible for the accuracy of the information contained on the website provided by third parties or for any delays, interruptions or errors in the provision of such data, information or services. The data and information on the website is provided "as is" and is subject to change without notice.

### Jurisdiction

The information on this website is designed and intended for use in New Zealand only and by New Zealand Residents only.

This website is not an offer of products to residents of any country outside New Zealand.

#### No Guarantee

Neither Pathfinder nor any other person guarantees repayment of any capital or payment of any returns on capital invested in the investments referred to on the website.

Past performance is not indicative of future results and no representation or warranty, express or implied, is made by Pathfinder regarding future performance.

Figures showing a period of less than one year have not been adjusted to show an annual total return. Figures for periods of greater than one year are on a per annum compound basis.

# Use of Photographs/Images

Photographs and images of assets such as buildings are not real assets connected to Pathfinder's Funds.

### Links

The website may contain links to third-party websites and resources (**linked sites**). These linked sites are provided solely as a convenience to you and not as an endorsement by Pathfinder. Pathfinder makes no representations or warranties regarding the availability, correctness, accuracy, performance or quality of the linked site or any content, software, service or application found at any linked site.

Pathfinder generally encourages and agrees to your linking to the Home page through a plain text link on your website without the need for agreement between yourself and Pathfinder. However, linking to any other page of the website is strictly prohibited, without express written permission from Pathfinder.