

# TERMS & CONDITIONS

## Terms & Conditions

Welcome to Investment Spot Ltd. By accessing our website, using our services, or engaging with any tools and content we provide, you agree to be bound by the following Terms and Conditions. These terms form a legally binding agreement between you and Investment Spot Ltd and govern your use of our platform.

Please read these Terms & Conditions carefully. If you do not agree with any part of them, you should not use our website or services.

These terms should be read in conjunction with our [Privacy Policy] and any other agreements or disclosures you receive as part of your relationship with Investment Spot Ltd, including but not limited to client agreements and service-specific contracts.

## 1. Use of the Website and Services

All content, trading tools, educational materials, and services offered on our website are for personal, non-commercial use, unless otherwise authorized in writing by Investment Spot Ltd. You must:

- Be of legal age in your jurisdiction;
- Have the capacity to enter into a binding agreement;
- Not use our platform for any unlawful, abusive, or fraudulent purpose.

We reserve the right to suspend, restrict, or terminate access to any part of the website or services at our sole discretion, without prior notice.

If you believe any content on our site violates these terms or is otherwise inappropriate, please contact us immediately.

## 2. User Responsibility and Legal Compliance

Investment Spot Ltd is a registered business entity in Saint Lucia. While we are not licensed or overseen by any financial authority, we are committed to operating in a transparent and secure manner.

You are solely responsible for understanding and complying with all local laws and regulations applicable to your use of our services in your jurisdiction.

Our website and services are not intended for use in any country or jurisdiction where such use would be contrary to local law. We do not solicit clients in restricted or blacklisted jurisdictions.

### **3. No Investment or Financial Advice**

The content on our website is for informational and educational purposes only and does not constitute:

- Investment advice;
- Legal or tax recommendations;
- A solicitation to buy or sell financial instruments.

Investment Spot Ltd Ltd does not hold a financial license and does not provide personalized financial advice. Always seek guidance from licensed professionals before making financial decisions.

### **4. Intellectual Property**

All website content—including, but not limited to, logos, branding, designs, videos, software, text, and graphics—is the intellectual property of Investment Spot Ltd or our licensors. You may not:

- Copy, modify, or reproduce any content;
- Use our trademarks or branding without written authorization;
- Extract data or attempt to reverse-engineer our systems.

Unauthorized use may result in legal action and termination of access.

Links to external third-party websites are provided for convenience only.

Investment Spot Ltd does not endorse and is not responsible for the content or practices of these websites.

## 5. Account Registration and Security

When you open an account with Investment Spot Ltd, you agree to:

- Provide accurate, complete, and updated information;
- Keep your login credentials confidential;
- Notify us immediately of any unauthorized use or security breach.

We are not liable for losses resulting from unauthorized account access due to your negligence.

## 6. Service Availability and Limitations

We aim to provide uninterrupted access to our services, but we do not guarantee that our website or platforms will be available at all times.

Maintenance, upgrades, or unforeseen issues may result in temporary service interruptions.

Certain services or features may not be available in all countries due to local laws or business limitations. We reserve the right to limit or deny services based on your location or account status.

## 7. Indemnification and Limitation of Liability

You agree to indemnify and hold harmless Investment Spot Ltd, its affiliates, directors, and employees from any claims, losses, or damages arising out of your use of the website, services, or violation of these terms.

To the maximum extent permitted by law, Investment Spot Ltd shall not be liable for:

- Indirect or consequential losses;
- Loss of profits, business, or data;
- Unauthorized access to your account due to negligence or misuse.

## 8. Governing Law and Jurisdiction

Unless otherwise stated, these Terms & Conditions shall be governed by and construed in accordance with the laws of Saint Lucia. Any disputes or claims arising out of your use of our services shall be subject to the exclusive jurisdiction of the courts of Saint Lucia.

By using our services, you consent to this jurisdiction and waive any objections to it.

## 9. Updates and Changes

Investment Spot Ltd reserves the right to update or modify these Terms & Conditions at any time. Changes will take effect immediately upon posting on this page. Your continued use of the website or services after such changes signifies your acceptance of the revised terms.