# Legal notice / Disclaimer

#### 1. Content

IBExpert Ltd does not accept liability for the topicality, accuracy, completeness or quality of the information and material provided unless the mistake occurred intentionally or through gross negligence. This refers to any loss, additional costs or damage of any kind suffered as a result of any use of any information and material IBExpert Ltd provides on its web sites. All offers are not binding and without obligation.

#### 2. Referrals and links

IBExpert Ltd has no influence on the design and contents of third party material linked or referred to from its web sites. Therefore, IBExpert Ltd expressly distances itself from such kind of material and rejects responsibility for any contents provided by third parties - unless it has full knowledge of illegal contents and would be able to prevent the visitors of its web sites from viewing those pages.

### 3. Copyright

The layout of the web sites, diagrams, pictures and logos used and the collection of individual contributions are protected by <u>copyright</u>. Any duplication or use of objects such as diagrams, pictures or texts in other electronic or printed publications is not permitted without IBExpert Ltd's explicit agreement.

## 4. Legal validity of this disclaimer

This disclaimer is to be regarded as part of the internet publication which you were referred from. If any of the terms and conditions should be determined invalid by reason of the relevant laws then the remaining terms and conditions remain uninfluenced by this fact.