

## ICELANDIC INVESTORS LEGAL DISCLAIMER

### Website Disclaimer

The information published on the Icelandic Investors hf. (hereinafter „the Company“) website is true and accurate to the best knowledge of the Company at the time of publishing and the Company cannot be held liable for any transactions that are carried out on the basis of that information. The Company cannot guarantee the accuracy of all the information published, whether or not the information published come from the Company or any third party. The information published on the website are subject to change without notice.

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Trading in financial instruments involves significant risks. Past results are not an indication of future returns. Users of the Company’s website are encouraged to obtain information about the nature of securities trading and other matters relative to securities trading from the Company’s advisors.

The aforementioned disclaimers also apply to all information and content published by the Company into any social media sites if applicable.

## **E-mail Disclaimer**

The information contained in e-mails and attachments to e-mails sent from the Company e-mail addresses may be of a confidential and/or private nature and is solely intended for the recipient of the e-mail in question. The substance and content of such emails are the responsibility of the sender unless related to the business of the Company. If an e-mail from the Company's e-mail address is received in error, the recipient is kindly asked to keep the contents of the e-mail confidential, notify the sender and destroy the e-mail as required by Article 47 of Act No. 81/2003 on Telecommunications.

The Company cannot accept liability for any damage sustained as a result of an e-mail from the Company's e-mail address, as information is susceptible to alteration and may contain viruses.

## **Recording of telephone conversation, storing and saving data**

Customers are made aware that business-related telephone calls to the Company may be recorded without special notice in order to ensure the security of the Company and its customers. The same applies to conversations through other devices, such as Lync, Bloomberg and Skype for Business.

Telephone recordings are made pursuant to authority provided in the Act on Telecommunications.

Customers are made aware that recordings may be submitted as evidence in legal proceedings and/or in other circumstances in the event of a dispute regarding the substance of communications between the parties, e.g. as regards the conditions and/or execution of a trade. In other respects, the Company shall treat recorded telephone conversations in the same way as other information which is subject to confidentiality pursuant to Articles 58 to 60 of the Act No. 161/2002 on Financial Undertakings.

All data, in any form whatsoever, containing information about a customer's transactions and their execution is stored by the Company for a minimum period of five years.