## 1 - The Service and Website

Our online service and the information displayed is intended for UK residents over 18 years of age. No information provided or service we offer should be taken as an offer or solicitation to conduct investment business in any jurisdiction other than the UK.

## 2 – Access and information

We will use all reasonable endeavours to provide you with continuous access to the website but we cannot guarantee it as we have no direct control over the internet.

You acknowledge that services may not be error free and can be interrupted and variable. We cannot guarantee that any stock or fund related or any other information available on our website will be error free.

Some information on the site is provided by a third party and we are not liable for any inaccuracy, errors or omissions in the information they provide us except where such inaccuracy, error or omission is caused by our own wilful default or negligence.

None of the information we publish constitutes a recommendation to buy, sell or otherwise deal. If you are unsure whether an investment is suitable for you, you should seek personal advice.

Please refer to the risk and commitments section of our website for up to date important investment notes.

## 3 – Dealing

HL Stockbrokers will attempt to execute all eligible orders as soon as reasonably practicable.

Instructions placed outside trading hours (or with insufficient time to execute them that day) will be executed following the start of normal trading hours on the next business day but HL Stockbrokers may not be able to obtain the opening market price. During market hours you will usually be able to place and confirm execution of your own instructions. If for any reason you do not receive the on screen confirmation you should check with HL Stockbrokers that the deal has been executed.

If a live quote is not available you will be shown an indicative price. You will be able to place the instruction which will be manually dealt by our dealers.

## 4 – Security

It is your responsibility to have secure access to the internet and we recommend that you change your passwords regularly via our website to keep your details as secure as possible. In addition we strongly suggest that you do not use the same password for any other online accounts you hold.

You must not disclose your username, passwords, or other secure information to any other party. Where we believe the integrity of our systems could be compromised by you providing your username and password details to a third party, we reserve the right to block online access to your account. Where such disclosure leads to your account being blocked we will not be liable for any losses that could arise.

We are entitled to treat instructions validated with your trading password as genuine.

We cannot accept any liability for any financial loss resulting from you not having complied with these Terms and conditions or failure to take reasonable security precautions.

VTC 04/13



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