



AM Documentation

May 2022

Our documentation on important topics regarding the company

“Terms of use and privacy policy”

These terms and conditions apply between Amuletum Invest AB (or Amuletum Invest), with org. nr 559376-7196, and the users of the Amuletum Invest website, located at <https://www.amuletuminvest.com/>, with associated services. By becoming a user/customer you accept these terms. If you do not agree to the terms and conditions contained in the Terms of Use and Privacy Policy, please do not access, or otherwise use the site or any information contained herein. By user is meant everyone who uses the Amuletum Invest website, and other information that is provided.



Membership policy

1. Registration of membership

To become a user, registration of an e-mail address and password is required. By registering, the member guarantees it is a physical- and legal person and that the member is over 18 years of age. It is not permitted for several people to share a membership.

2. Login details and password

Each user creates their own username and password, and these details are personal to each individual user. It is not permitted to share login details and passwords with other people. Violation of this condition may result in immediate cancelation of the membership.

3. Payment, cancelation, and refund

3.1 General subscription information

On Amuletum Invest there are three payment options the user can choose: Starting Investor, Prof. Investor and Qualified Investor. Payment for subscriptions is handled by Stripe. Amuletum Invest does not store credit card information. All card details for a payment are saved with the payment provider.

3.2.1 Monthly subscription

When you pay for a subscription, membership will automatically continue from month to month until canceled. Unless you cancel your membership prior to the monthly renewal date, you agree that the next month's subscription fee will be charged to your payment method (See "Cancelation" below). You will find information about your membership in logged-in mode.

3.2.2 Annual subscription

When you pay for a subscription, membership will automatically continue from year to year until it is canceled. Unless you cancel your membership prior to the annual renewal date, you agree that the next year's subscription fee will be charged to your payment method.

3.3 Payment methods for Monthly Subscriptions and Annual Subscriptions

You can change the payment method or subscription by logging into the website. If a payment cannot be withdrawn because the payment method has expired, there are insufficient funds, or for any other reasons, and you do not change your payment method or close your account, we may suspend access to the Service until we have received a valid payment method. For certain payment methods, the issuer of your payment method may charge you a foreign transaction fee or other fees. Check with your payment method provider for more information.

3.5 Cancelation of subscription

You can cancel your subscription at any time. You will have continued access to the membership until the end of your monthly billing period. Amuletum Invest does not provide refunds or credits for months started. If you cancel your subscription, your account will be automatically closed at the end of your current billing period.

3.6 Price changes and subscription changes

It happens that we change our subscriptions and change the price of our service. However, any price changes or changes to our subscriptions will not apply to you until 30 days after you have been notified by email.

4. Information Delivery

The service consists of information delivered solely via Amuletum Invest website, and email.

5. Intellectual Property Rights

All content and all intellectual property rights, e.g., portfolios, reports, investment strategies, services provided in general, trademarks, graphics, layouts, that appear on the website, or in its services and products belong to Amuletum Invest. The user has no right to directly or indirectly modify, copy, publish, display, reproduce or in other ways redistribute content that is forming part of Amuletum Invest's services, products or layout of its website.

6. Risks with financial instruments

Investments in financial instruments are associated with financial risks and there are no guarantees that capital invested in financial assets will make a profit or be returned in the event of a sale. Historical returns are also no guarantee of future returns. The user is responsible for the risk himself and must therefore familiarize himself with the conditions that apply to trading in such instruments and the characteristics of the instruments. The user is aware that investment in financial instruments takes place at your own risk. Amuletum Invest cannot in any way be responsible for the investment decisions that the information provided on the website may give rise to.

7. Limitations of Liability

7.1 On the portfolios, analyses, and stock picks services

The analyses, portfolios, stock picks and other services provided by Amuletum Invest are for informational purposes only, for general dissemination, and do not constitute a recommendation or an offer or solicitation to purchase or sell any securities to any person in any jurisdiction in which an offer, solicitation, purchase, or sale would be unlawful under the securities laws of such jurisdiction. Reliance upon information contained in the analyses, portfolios and stock picks services provided by Amuletum Invest is at the sole discretion of the interested investor. Amuletum Invest hereby disclaims responsibility for any loss or damage of any kind based on the use of economic-financial analyses, portfolios, stock picks, documents and other information derived from the Amuletum Invest website, and its services and products.

7.2 On the services provided

The user is solely responsible for the actions taken when using the services and the website. By accepting the terms of use, you agree to hold Amuletum Invest harmless for claims that third parties make against Amuletum Invest due to your use of the website. Furthermore, you agree to compensate Amuletum Invest for all losses and damages, whether direct or indirect, incurred by Amuletum Invest through your actions in violation of these terms.

7.3 On unauthorized access and modification

Amuletum Invest is constantly working to ensure that the website, and related services and products are correct, and complete. Amuletum Invest cannot be held responsible for any errors that occur, or for any unauthorized access or modification of material published on the website.

7.4 On errors concerning payment methods

Amuletum Invest cannot be held responsible for technical errors caused by third-party Bank cards and Internet banking.

8. Modification of Terms

Amuletum Invest may from time to time make changes to these Terms or the Services. Please visit this information and check the terms periodically. If you continue to use the service after the changes come into force, it means that you accept the change. The design of the service itself on the website can be changed without specific consent or notice.

9. Choice of law and dispute resolution

Disputes arising from the agreement between the User and Amuletum Invest shall be settled in accordance with Swedish law in a general court. In applicable cases, according to what applies

according to the National Board for Consumer Disputes' rules ("Allmänna Reklamationsnämnden"), the User has the opportunity to turn to the National Board for Consumer Disputes in the first instance to have the dispute heard.

10. Personal data

10.1 Handling of personal data

The User and Amuletum Invest agree that the User is the provider of the personal data and Amuletum Invest the collector of this personal data regarding all possible personal data that Amuletum Invest processes to fulfill its obligations under this Agreement. The user shall ensure that all measures required have been taken, (and will be taken on an ongoing basis when required), to ensure that Amuletum Invest's possible processing of such personal data takes place in accordance with applicable personal data legislation, including Regulation (EU) 2016/679 of the European Parliament and of the Council ("GDPR").

10.2 Saved personal data

Amuletum Invest needs to save data about the user in order to manage membership and payments. The data that is saved is Username, and email address. Username and email address are needed for login and communication.

Privacy policy

1. Consent to process personal data

Amuletum Invest protects your personal privacy and strives to always protect your personal data in the best possible way. This policy helps you among other to understand what kind of information Amuletum Invest collects and how it is used. By accepting the policy on the Website in connection with a purchase of the services provided by Amuletum Invest, you consent to the processing of your personal data in accordance with this Privacy policy.

2. What personal data do we process and how do we use your personal data?

We will process the personal data that you provide or have provided to us or that we have collected on the Website through cookies to administer your purchases and fulfill our commitments to you as a customer. The personal data that Amuletum Invest processes are Username, and e-mail address. Username and e-mail address are needed for login, purchase and communication. The data can also be used for customer surveys, newsletters and for internal statistical purposes. The data can also be used for e-mail dispatches, if you have not objected to this. You can contact us at any time to stop marketing to you as a customer. If all or parts of Amuletum Invest's operations are sold or integrated with other operations, your personal data may be disclosed to our advisors, any buyer and their advisors, and passed on to the new owner of the business.

3. How do we protect your personal data?

To keep the personal data we process in safe custody, we have taken several security measures: We have certification technology (SSL) for browsers and strong one-way encryption of passwords. We use appropriate technical and organizational measures to protect the personal data that is processed. However, Amuletum Invest can never guarantee 100% security for the information you register with us.

4. How long are my personal data saved?

If you have agreed to be a registered customer/member of Amuletum Invest, your data will be saved until you unregister. You can unregister as a customer at any time through Amuletum Invest platform. We do not save personal data for longer than is necessary with regards to the purpose of the

collection according to these terms.

5. Access to your personal data

You have, according to current personal data legislation, the right to be notified once per calendar year for free of what personal data is being processed about you, regardless of how it was collected. If you want such information, you should submit a written request to us. According to current personal data legislation, the request must be sent signed by you by post to the address specified on the Website. It can therefore not be sent by e-mail. You have the right to revoke a given consent to the processing of personal data at any time.

6. Links

The website may contain links to other websites. This Privacy Policy applies only to the Website. When you are linked to another website, you should read the personal data policy that applies to that page. Note that Amuletum Invest is not responsible for other websites' processing of your personal data.

7. Changes in Privacy Policy

Amuletum Invest reserves the right to make changes to this Privacy Policy at any time to the extent that the changes are necessary to remedy disturbances or to meet new legal or technical requirements. Any changes to this Privacy Policy will be posted on the Website.

FOR DISTRIBUTION TO RETAIL, PROFESSIONAL AND QUALIFIED INVESTORS WORLDWIDE



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