

# Terms of Use

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## **8. Performance**

The past is not an indication of the future performance of an investment. The value of investments may be subject to fluctuations and investors may not get back the amount invested. Changes in rates of foreign exchange may also cause the value of investments to go up or down.

## **9. Privacy Policy**

Any use of your personal data is governed by our Privacy Policy which can be accessed in its most current version on the Website. By using the Website, you consent to all actions that may be taken by us with respect to your information in compliance with the Privacy Policy.

## **10. Feedback**

ASFOS appreciates and encourages you to provide feedback on our Website. If you provide feedback, you agree that ASFOS is free to use it and may allow others to use it without any restriction or compensation to you. All feedback, comments and other communications relating to the Website can be directed to: [info@asfos.com](mailto:info@asfos.com)

## **11. Governing Law and Jurisdiction**

These Terms shall be governed and construed in accordance with the substantive laws of Switzerland. The application of the United Nations Convention on Contracts for the International Sale of Goods shall be excluded. Any dispute arising out of or in conjunction with these Terms shall be submitted to the exclusive jurisdiction of the ordinary courts of the city of Zurich, Switzerland.