STERLING MERCHANT GROUP

SOCIAL MEDIA

STERLING IS PRESENT ON VARIOUS SOCIAL MEDIA PLATFORMS







> Sterling Facebook

> Sterling LinkedIn

> Sterling YouTube

TERMS OF USE

The use and operation of our social media channels is governed by our Social Media Terms of Use:

1. GENERAL

By using the Social Media pages of *Sterling* on e.g. Facebook, LinkedIn or Youtube (hereafter the "Sterling Social media Sites"), you confirm that you have reviewed, understand and agree to the following important legal information and terms of use (the "Terms"). If you do not agree to the Terms, please do not access the Sterling Social media Sites.

The Terms are subject to change at any time without notice and access to, and use of the Sterling Social media Sites may be restricted or terminated at any time. You are therefore advised to review these terms each time you access the Sites.

Further access to the Sterling Social media Sites might also be subject to the laws applicable to the Sterling Social media Sites and the laws applicable in the relevant jurisdiction from which the same is being accessed.

2. CONTRIBUTING TO OUR SOCIAL MEDIA PAGES

When you contribute to our social media pages, we ask you to follow the rules of conduct outlined below. These rules exist to ensure that visiting our pages is a positive and enjoyable experience for everyone.

Confidentiality

Please do not post any sensitive or confidential information. You should only post information that is in the public domain. When in doubt, do not post.

Security

To ensure that our channels are safe for all users, please do not post links to inappropriate websites. Linking to sites containing spyware, viruses, and malware is forbidden.

Legal requirements

Please adhere to the law when using our social media channels. Do not post content that you do not have the right to post, do not encourage illegal activities, and do not infringe the privacy of others.

Show respect

Our social media channels should be a welcoming place for all users. Please treat other users and their opinions with respect at all times. Offensive posts and behaviour of any kind will not be tolerated.

No spam

We do not allow spam or advertisements. Do not send identical, irrelevant or unsolicited posts to users and never misrepresent the source of posts.

Keep posts relevant

We encourage you to keep your posts on topic to ensure that our pages are relevant and interesting for everyone.

We reserve the right to remove comments that are posted multiple times either by the same user or multiple users. We also reserve the right to delete posts which are deemed to breach the above mentioned rules, including inappropriate, offensive or irrelevant comments and any advertising.

3. NO OFFER, NO ADVICE

The information, products, data, services, tools and documents contained or described on the Sterling Social media Sites and provided by *Sterling* (the "Content") are for information purposes only and constitute neither an advertisement or personal recommendation nor an offer or solicitation to buy or sell investment instruments, to effect any transaction or to enter into any legal relations.

The Content should not be construed in any case as legal, tax, accounting, regulatory or other specialist or technical advice or services or investment advice.

4. NO WARRANTY

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Any data, including but not limited to financial market data, quotes, notices, research or other financial information accessible through the STERLING Social media Sites and provided by Julius Baer, have been obtained from carefully selected sources believed to be reliable. All such information is provided "as is" to the user without express or implied warranties of any kind, including warranties of quality, originality, non-infringement of intellectual property or fitness for any particular purpose.

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6. PROPRIETARY INFORMATION

Unless accompanied by an explicit statement to the contrary, all content on the Sterling Social media Sites is protected by copyright, database rights, or other intellectual property rights of Julius Baer.

7. MONITORING

Please note that all your actions while using the Sites may be recorded and analyzed for various purposes, including marketing and system monitoring purposes and in order to establish a basis for future information to improve the quality of the Sterling Social media Sites provided by *Sterling Merchant Group*.

Sterling does not collect and process any personal data such as your name, address, email address, phone number, date of birth or gender when you access the Sterling Social media Sites provided by Julius Baer.

8. THIRD-PARTY CONTENT AND WEBSITES

Please note that third-party websites are not subject to *Sterling* data protection policy and *Sterling* is not responsible for the policies they apply with regard to collection and treatment of your personal data. We recommend that you carefully read the terms of use and data protection policies governing the third-party website before using it.

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