

Concierge Service Terms and Conditions

The concierge service is owned and operated by Ten Lifestyle Management Limited (“**Ten**”, “**us**”, “**our**”). Ten is a lifestyle concierge company registered in England and Wales (CRN: 4688658) whose registered address is 2nd Floor, Fitzroy House, 355 Euston Road, London NW1 3AL.

Ten provides concierge services (the “**Concierge Service**”) to individuals on behalf of its client [Bank of China (Hong Kong) Limited] (**BOCHK**), collectively and individually known as “**Members**” or “**you**”.

The Concierge Service is provided primarily through personalised advice and bookings received via phone or email and procuring goods and services provided by third party suppliers (“**Suppliers**”).

The following terms and conditions (the “**Terms**”) govern your use of our website(s) (the “**Site**”) and our provision of the Concierge Service to Members.

1. Our Contract

1.1. Please read these Terms carefully before using the Site or the Concierge Service. For the purposes of these Terms:

- a) the individuals who are eligible to receive the Concierge Service as per instruction from BOCHK are known as the “**Lead User**”;
 - b) each individual that the Lead User grants permission to use the service on their behalf is a “**Authorised User**” (BOCHK will determine the limit on the number of Authorised Users per Lead User);
 - c) Lead Users and Authorised Users are each known as a “**Members**”;
 - d) all Members must be at least 18 years of age and possess the legal authority to enter into this agreement;
 - e) all information provided by Members to us, BOCHK or the Suppliers should be true and accurate;
 - f) when visiting or using the Site or the Concierge Service and/or any content or materials available from us, you agree to be bound by these Terms which shall form a legally binding agreement between you and us.
 - g) the Terms shall be entered into by each Member individually and it is the Lead User’s responsibility to share the relevant Terms and our Privacy Statement with any Authorised Users it introduces to us;
 - h) you have also read, understood and accepted the Privacy Statement; and
 - i) we reserve the right to update or change these Terms from time to time at its discretion, and your continued use of the Site or the Concierge Service will be subject to the then current version of these Terms. We recommend that you read the current version of these Terms each time before using the Concierge Service.
- a) the ability to place a new request with the Concierge Service;
 - b) the ability to book services and order goods with Suppliers (“**Services**”); and
 - c) the ability to request to be updated on specific information.
- 2.2. If you use one of the phone numbers provided to you or published on a Site to call and speak to one of our representatives a (“**Lifestyle Manager**”), please note that telephone calls to us will be monitored for training and quality purposes.
- 2.3. We reserve the right at any time to modify the Concierge Service we provide to you and to add or remove content, or stop providing the Concierge Service for any reason.
- 2.4. Unless otherwise stated in writing by us and with the exception of some travel bookings (see section 6, when you make a request for goods or services from a Supplier through the Concierge Service you will enter into a contract directly with the Supplier for the provision of the goods or services and you will be bound by the Supplier’s terms and conditions (including but not limited to their cancellation and/or return terms). In these circumstances, it is very important for you to review any applicable terms and conditions before you make a complete the transaction.
- 2.5. Where there are specific terms and conditions between us and you for types of Services provided via the Site or by email or phone, these are outlined below.

2. Our Services

2.1. The Concierge Service we provide by phone and email includes:

3. Dining

- 3.1. Ten works with third party restaurant and dining Suppliers to offer exclusive and non-exclusive bookings, special benefits and offers to Members as part of the Concierge Service.
- 3.2. You accept that special benefits and offers with Suppliers are subject to availability and may change from time to time and without notice. It is important to note that not all of the Services made available or provided on the Site are available in all jurisdictions.
- 3.3. We reserve the right to deny restaurant reservation requests from you if you repeatedly

fail to show up for bookings or violate any Supplier's terms and conditions including their cancellation terms.

4. Tickets

- 4.1. Ten works with third party ticketing and event Suppliers to quote details of face value tickets, hospitality tickets and tickets from secondary market agents to Members as part of the Concierge Service.
- 4.2. All tickets are subject to availability.
- 4.3. If you decide to order tickets from a Supplier quoted by us, you shall authorise us to arrange for payment of the tickets on your behalf. Once you have given us authorisation to purchase tickets with the Supplier on your behalf, you will be liable to pay the full price for the tickets. Once the purchase is confirmed, no refunds or exchanges will be available.
- 4.4. You shall enter into a contract for the sale and/or supply of the tickets with the relevant Supplier. Ten or the Client shall not be party to this contract.
- 4.5. You should ensure that you check both the booking confirmation and the tickets you receive and notify us immediately if any details are incorrect or there are any discrepancies. Where an error has been made by us, we will endeavour to resolve the error with the appropriate level of cost and/or compensation. In all other cases, we will endeavour to assist you with correcting the error without incurring any financial liability.
- 4.6. We will endeavour to advise you if any tickets have restricted view prior to your purchase. Tickets will be considered restricted view only if specified by the Supplier, box office, venue and/or on the physical tickets.
- 4.7. The Supplier, together with us, will select the method and company used for ticket delivery. Often tickets will be sent via secure post or courier which will require a signature upon delivery. When delivery is attempted, if you are unavailable you will need to collect from the local sorting office or, where appropriate, organise a re-delivery directly with the courier company. We will offer support with any deliveries but will not be held liable for errors not caused by us.
- 4.8. Tickets are usually delivered between 5 to 7 days before the date of the event, with the exception of theatre tickets, which are sent once after the booking is made. The date upon which tickets are released is controlled by the promoters of the event (and not us), who often delay delivery in order to reduce both fraudulent activity and the risk of tickets being misplaced.
- 4.9. When tickets are purchased through secondary ticket agents, the Supplier will make every effort to deliver them several days before the event. However, they reserve the right to

deliver tickets up to 24 hours in advance and on rare occasions may arrange for you to meet a representative at the venue.

- 4.10. It is your responsibility to advise us of any change of address which may affect your booking, or if you plan to be away in the days leading up to the event.
- 4.11. If tickets are misplaced and originally purchased through a face value box office, tickets can often be duplicated. It is unlikely that tickets will be re-issued prior to the event date and will therefore need to be collected from the box office. In order to collect tickets in this way, the cardholder and the card that was used to purchase the tickets need to be present. Letters of authorisation are subject to the venue box office's discretion and in some instances, may not be accepted.
- 4.12. If tickets purchased through secondary ticket agents are misplaced, it is extremely difficult to arrange duplicates or box office collection, since they usually need to be collected by the individual who originally purchased the tickets. If this occurs, we will endeavour to arrange for duplicates or collection, but if we are unable to do so we cannot provide a refund.
- 4.13. If you find you are unable to attend an event and would like advice on re-selling your tickets, please contact us for further information.
- 4.14. While we will endeavour to update you if we become aware of any changes made to the date or time of your event, we cannot take responsibility to inform you if an event is cancelled or to provide details if it is rearranged by the event promoter. Where tickets are purchased through the secondary market, tickets will usually be valid for the rescheduled date. If you are not able to make the new date, refunds are at the relevant Supplier's discretion. We are not responsible for any additional financial outlay, such as for accommodation or transport, that occurs as a result of a cancelled or rescheduled date.
- 4.15. For tickets purchased direct through the box office, if the event is cancelled, you will receive a full refund direct from the box office. If the event is postponed, refunds will not be given until a new date has been rescheduled. If you cannot attend the new date, then you are normally entitled to a full refund.
- 4.16. Please ensure you check your credit card statement that your credit card has been charged for the amount of your tickets within 3 to 5 days of booking. If this is not the case then please call your Lifestyle Manager.
- 4.17. In the unusual event that a Supplier (box office or secondary market ticket supplier) goes insolvent, bankrupt or does not deliver the tickets, we cannot accept liability for the loss of tickets. The relevant terms and

conditions between you and the Supplier will apply. We shall offer assistance and act on behalf of the Member to endeavour to remedy the situation. As a minimum, this will include:

- a) advising the Member of the chargeback process, if they have paid by debit or credit card, whereby Visa / MasterCard / Amex go to the vendor to try to re-coup the money. Note that there is a time limit within which this chargeback process is applicable and / or
- b) if the Member chooses to purchase new tickets, sourcing alternative tickets to match the original order as closely as possible in terms of location, price and date.

5. Events and Benefits

- 5.1. Ten works with Suppliers to share details of events and/or benefits to Members as part of the Concierge Service.
- 5.2. Benefits are subject to availability.
- 5.3. Benefits may be withdrawn at any time and without prior notice.

6. Travel

- 6.1. We may engage certain local travel agencies to act solely in the capacity of agent for Suppliers of air, hotel, car and other travel-related products and services ("**Travel Suppliers**") to provide Members with the ability to purchase airline tickets, hotel accommodation, car rentals and other travel-related products and services ("**Travel Services**"). Ten and the Client together with their parent companies, subsidiaries, affiliates and agents, and their respective officers, directors, employees, representatives, agents and licensors, shall be referred to collectively herein as the "**Covered Parties**".
- 6.2. You agree that:
 - a) you are responsible for any error in the accuracy of information that you provide in connection with any Travel Services;
 - b) you are responsible for all charges, fees, duties, taxes, and assessments arising out of the use of any Travel Services;
 - c) airfare prices are not guaranteed until flights are ticketed. Airfare fees that may apply after the initial ticket purchase including, but not limited to, (i) airline fees for itinerary changes or cancellations, (ii) after-purchase upgrades, including preferred or priority seat assignments, (iii) checked baggage fees, or (iv) in-flight food and beverage (not included in the advertised rates and will be your responsibility). Post-booking fees and charges vary and are determined by the airline carrier, and can vary by airline.
 - d) with respect to car rental, additional charges, taxes, and fees may apply at the

time of rental or check-in and will be billed at that time directly to you. Car rental companies will require a payment card at the time you pick up the vehicle;

- e) you will only use any Travel Services to purchase travel for legitimate travel reservations and/or tickets for you or for another person for whom you are legally authorised to act;
 - f) you will inform any other individuals for whom you have purchased reservations and/or tickets of these Terms and you agree to all additional terms and conditions of purchase introduced to you by the relevant Covered Party(s) and the relevant Travel Supplier(s) in relation to specific Travel Services. The terms and conditions of the relevant Covered Party(s) will be available for review prior to or at the time of purchase or reservation;
 - g) we do not provide or source financial services advice or medical advice at any time; and
 - h) unless otherwise stated, when you make a request for services from Covered Parties through our Concierge Service, Ten will act as your agent and you will enter into a contract directly with the Covered Parties for the provision of the services and you will be bound by the Covered Parties' terms and conditions (including but not limited to their cancellation terms), which will be made available to you before you complete your booking.
- 6.3. All policies and procedures are subject to change at any time at our discretion and without notice.
 - 6.4. All prices quoted are based on rates in effect at the time of booking and are subject to change without notice. As the transaction will be processed in the stated currency, additional currency conversion, foreign transaction and other similar fees may apply depending on your place of booking. Please contact your bank for more information on these fees prior to booking if you have any questions or concerns.
 - 6.5. Travel benefits may not be combinable with a travel service provider's other offers.
 - 6.6. AIRLINE TICKETS & POLICIES: All airline tickets are subject to the published contract of carriage and rules of the airline carrier on which you will travel. The contract of carriage in use by the applicable airline shall be between the applicable airline and the passenger only. The Covered Parties assume no responsibility in the determination and application of the terms and conditions applicable to this contract of carriage. A Travel Supplier that is an air carrier is required to make available to the public the terms of its

contract of carriage and make available the fare rules for all air carrier tickets before booking.

- 6.7. Ten and other Covered Parties maintain no control over the personnel, equipment or operations of any airline. Ten and other Covered Parties do not guarantee or insure the services provided by any Travel Supplier of air travel and will not be responsible or liable for any act, error, omission, injury, loss, accident, damage, delay, non-performance, inconvenience, overbooking, irregularity or any consequences there from, which may be occasioned through the neglect or default, or any other action or inaction by any Travel Supplier.
- 6.8. You agree to abide by the terms and conditions imposed by any Travel Supplier with whom you elect to deal and you understand that failure to do so may result in cancellation of your reservation(s) and your being denied access to any flights, and your being liable for any costs incurred by a Covered Party as a result of such violation. Ten and the other Covered Parties are not responsible for any such action by air carriers due to your failure to abide by such air carrier's rules.
- 6.9. Neither Ten nor the other Covered Parties, nor any provider of air traffic data makes any promises or guarantees as to the accuracy, completeness, or adequacy of any delay or other air traffic management information and expressly disclaims liability for any errors and omissions.
- 6.10. Travel reservations are subject to the rules of each Travel Supplier on your itinerary. A government issued picture ID is required for all domestic travel. A valid passport, and in some cases visa and certain health requirements, are required when traveling internationally. For international travel, please check with your consulate in the destination country for visa travel requirements.
- 6.11. Electronic documents such as e-confirmations and e-documents will be provided to the email address given by you at the time of booking. Ten and the other Covered Parties are not responsible for any change in the contact information provided by you at the time of booking.

7. Additional Travel Information and Terms

- 7.1. A government issued picture ID is required for all domestic travel. Additional identification such as a passport, visa and certain health requirements may be required for international travel. The name on the airline reservation must match exactly the name as it appears on the government issued ID. For international travel requirements, contact the embassy/consulate of the country to which you are travelling, to determine entry

documentation and other requirements, such as immunizations that must be satisfied by you, including return entry into your home country. It is your responsibility to obtain proper travel identification and satisfy all other requirements for the destination. Carriers cannot board any passenger who fails to carry required documents. Passenger identification must match the name on the airline reservation or ticket(s). Some airlines may require You to show the payment card used as payment for your ticket(s).

- 7.2. Minors under the age of 18 or age of majority in your country who are traveling with only one parent may be required to have additional documentation. Please contact your airline or the embassy/consulate of the country to which you are traveling for additional information.
- 7.3. The Covered Parties have no special knowledge regarding the suitability for disabled persons for any travel itinerary. The Covered Parties also have no special knowledge regarding unsafe conditions, health hazards, weather hazards, or climate extremes at locations to which you may travel.
- 7.4. For information concerning possible dangers at international destinations, we recommend contacting your government's agency responsible for travel advisory matters.
- 7.5. For medical information, we recommend contacting your governmental agency responsible for health and medical matters.
- 7.6. BANKRUPTCY OR FLIGHT CHANGES, DELAYS OR CANCELLATIONS: Ten and each Covered Party shall have no liability if a travel provider is not able to honour an airline ticket purchased through the Concierge Service for any reason, including, without limitation, bankruptcy proceedings, strikes, labour shortages or flight delays, overbooking, cancellations or termination of service. Ticketed passengers may be entitled to refunds from the airline providing the transportation depending on the terms of the contract of carriage and other applicable rules of the airline.
- 7.7. ITINERARY CHANGES OR CANCELLATIONS: Ten do not charge fees for cancelling your booking, but you may be subject to the individual cancellation policies of the property, the tour operator, the airline, the car rental company or any Travel Supplier you book with through the Site. Cancellation policies will be provided to you before you complete your booking. Accordingly, carefully review your ticket purchases for any errors or discrepancies prior to purchase. If you need to make changes to your travel itinerary, please call a Lifestyle Manager on the number listed on your email confirmation. In certain circumstances, changes may not be possible. If changes to the travel itinerary are possible,

based on the applicable contract of carriage and other rules and regulations for the applicable airline, such changes may be subject to (i) an increase in airfare and related taxes, fees, and charges, (ii) change or service fees charged by the airline, and (iii) certain additional service fees. Such fees and charges may be quoted and charged in local currencies, even if part of your original purchase was made in another currency. Tickets may not be reassigned or transferred to a different airline. Most airline tickets do not retain any value if not cancelled prior to departure.

7.8. PASSENGER NAME AND IDENTIFICATION:

All airline tickets purchased through the Programme must be purchased in the exact name of the person traveling which, to the extent applicable, must be identical to the name that appears on the traveller's passport or other government-issued identification card. Airline passengers must present a government-issued form of identification at the airport on the day of travel. Once purchased, tickets are not transferable

7.9. INTERNATIONAL TRAVEL REQUIREMENTS:

International travel generally requires the passenger to possess a valid passport. Visa policies vary by country and any necessary visas are the sole responsibility of the traveller and must be obtained prior to departure. Travellers are responsible for complying with all government travel requirements, and presenting exit, entry and other required documents such as passports and visas.

7.10. REQUIREMENTS FOR CHILDREN:

Children under the age of 18 traveling internationally without one or both of their natural parents must carry a notarized letter of permission from the absent parent or parents. Other document requirements may apply depending on the airline and are the sole responsibility of the traveller.

7.11. Travel reservations are subject to the rules of each Travel Supplier on your itinerary. The information and descriptions given about Travel Supplier are believed to be accurate, however, Ten makes no warranty or representation regarding the information and descriptions.

7.12. The passenger's ticket(s), when issued, shall constitute the sole contract between the Covered Parties and the purchaser and/or passenger and will be subject to the Covered Parties' terms and conditions of use.

7.13. All airline tickets are subject to the published conditions of carriage and rules of the applicable airline. The contract of carriage in use by the applicable airline shall be between the applicable airline and the passenger. All flight details should be confirmed with the applicable airline including, without limitation, the schedule of your flight,

airline policies, baggage charges, size limitations, or restrictions, and any other additional fees that must be paid directly to the applicable airline. The Covered Parties maintain no control over the personnel, equipment or operations of any airline. The other Covered Parties do not guarantee or insure the services provided by any Travel Supplier of air travel. You agree to abide by the terms and conditions imposed by any Covered Party with whom you elect to deal and you understand that failure to do so may result in cancellation of your reservation(s) and your being denied access to any flights, and any costs incurred by a Covered Party as a result of such violation.

7.14. Special requests made to a Covered Party are on a request only basis and cannot be guaranteed. Fees, taxes and charges may apply, depending on the service request.

7.15. Upgrades are not permitted on certain itineraries. Please check with the applicable Covered Parties directly.

7.16. Covered Parties policies are subject to change at any time without notice.

7.17. Ten is not responsible for any lost or damaged luggage before, during or after travel.

7.18. Certain rate types do not permit credit for airline frequent flyer programs or car or hotel loyalty programs.

7.19. BAGGAGE FEES: Baggage policies and fees vary by Travel Supplier Please check with the Travel Supplier for baggage charges, size limitations, weight and other restrictions.

7.20. DESTINATION TAXES: Government imposed departure or entry taxes may not be included in ticket taxes. Passengers should be prepared to pay these taxes on location. Ten is not the vendor collecting and remitting taxes to the applicable taxing authorities. Neither Ten nor other local travel agencies procured through Ten are co-vendors associated with the vendor with whom we book or reserve our customer's travel arrangements. Taxability and the appropriate tax rate and the type of applicable taxes vary greatly by location.

7.21. PAYMENT: Full payment with a payment card may be required to make a reservation. Should an error occur in processing your payment card for applicable charges, Ten reserves the right to resubmit the charge to your payment card company. The Travel Supplier also reserves the right to re-invoice your reservation should an error be made in computing your holiday price. Rates are subject to change, including, but not limited to, increases in or establishments of surcharges, applicable taxes, government fees, and airfare and hotel prices.

7.22. Details you provide when you register for this Concierge Service will govern the currency you elect from time to time when you

make travel bookings online or with a Lifestyle Manager. You will be charged in the currency you elected at time of check out so please be sure to check your elected currency prior to completing your transaction.

7.23. HOTEL TAXES AND SERVICE

FEES: Ten markets hotels under a 'prepaid/merchant' model where the 'prepaid/merchant model applies, Ten or other local travel agencies procured through Ten collects the designated amount from you in advance and manages the payments to the hotel on your behalf. In connection with facilitating your hotel arrangement, the amount you are charged may not include all taxes and service fees. This amount includes an estimate to recover the amount we pay to the hotel related to your reservation for taxes owed by the hotel including, without limitation, sales and use tax, occupancy tax, room tax, excise tax, value added tax, goods and services tax, and/or other similar taxes. The amount paid to the hotel in connection with your reservation for taxes may vary from the amount we estimate and include in the amount charged to you. The amount paid to the hotel at the time of booking does not include any extra person charges, incidentals, gratuities, or other charges incurred during your stay. You will be fully responsible for any excess charges or fees incurred by you during your stay and related taxes. There will be no refund for unused services or early check-out.

8. Cancellations

8.1. A "**Cancellation**" means any change made to the name of a traveller when booked (name change), the substitution of one traveller in place of another, a reduction to the number in the party, reduction of a portion of the package, and/or the termination of the entire trip. Changing the date of departure or return date is also classified as a "Cancellation". All other changes are defined as a revision.

8.2. CHANGE/CANCELLATION POLICY: If your plans change, your right to a refund will be governed by the cancellation terms of the Covered Parties (as described at the time of booking, in your contract with the Covered Parties and below):

- a) Cancellations, refunds, changes, exchanges and transfers are wholly subject to the terms and conditions of the applicable Covered Parties. Accordingly, carefully review your ticket purchases and reservation details for any errors or discrepancies prior to purchase. If you need to make changes to your travel itinerary, call a Lifestyle Manager on the number listed on your email confirmation. In certain circumstances, changes may not be possible. If changes are possible,

changes to travel itinerary shall be subject to fees charged by Covered Parties and subject to the Covered Parties' terms and conditions;

- b) hotel reservation cancellations are subject to individual Covered Parties' cancellation policies. Failure to cancel prior to scheduled check-in time will be considered a no-show and will not be eligible for refund.
- c) car Rental cancellations are subject to individual Covered Parties' cancellation policies;
- d) separate cancellation penalties may apply to holiday or special event departures in addition to non-refundable deposits; and
- e) Covered Parties penalties are subject to change at any time without notice.

9. Package revisions

9.1. In the event that you purchase a single "Packaged" product of flights and accommodation provided by one of our Travel Suppliers, you will be charged for the full amount of your itinerary at the time of booking. You may have separate charges for each product in the package, totalling the amount quoted for your itinerary. No aspect of the itinerary is guaranteed (including price, availability or dates of travel) until full payment is received.

9.2. All travellers must travel on the same itinerary. Individual travellers cannot be added or deleted from an itinerary after booking.

9.3. Any changes must be made directly by calling a Lifestyle Manager on the number listed on your email confirmation, and shall be subject to Travel Supplier charges as described below (other than those subject to cancellation penalties listed in section 8):

9.4. AIRLINE TICKET CHANGES: This refers to the change policy set by the individual airline. Changes to travel dates or destination may be allowed and are subject to the rules of the airline. Additional airfare and/or exchange fees may apply. Name changes on airline reservations are not permitted by some airlines.

9.5. HOTEL CHANGE POLICIES: This refers to changes to hotel reservations. These are allowed subject to individual Travel Suppliers' policies. Travel Supplier change fees may apply.

9.6. CAR RENTAL POLICIES: This refers to changes to a car rental reservation. These are allowed but Travel Supplier change fees may apply.

10. Car rental rules

10.1. Driver must be in possession of a valid driver's license (in the relevant locality) and a major payment card in their name.

- 10.2. Some Travel Suppliers require a good driving record and reserve the right to verify drivers' records. Minimum and maximum age requirements may apply, additional charges may apply based on age and will vary by country. Suppliers reserve the right to deny car rentals for any reason, including past driving records
- 10.3. Car costs may not include drop charges, tolls, taxes, surcharges, upgrades, recoupment fees, airport fees, insurance waivers, fuel, and optional charges such as protection options, special equipment and additional drivers. All such additional charges must be paid directly to the car rental company.
- 10.4. Rental charges are based on each 24-hour period commencing at time of rental, with any additional hours subject to extra charge.
- 10.5. A major payment card or a cash deposit is required to protect against incidental charges and damages, payable directly to the car rental company.
- 10.6. Car rental companies will not refund any unused portion of a rental.
- 10.7. No-shows are non-refundable and will result in a total forfeiture of any payments made.
- 10.8. The early return of car rentals is not eligible for a refund.
- 10.9. Cancellation fees, rental terms, and any additional taxes, fees and surcharges are subject to change without notice, may vary by location, and may be charged to the customer at pick-up.
- 10.10. For some international rentals, a 3-day minimum may apply.
- 10.11. Geographic and cross border restrictions may apply.
- 10.12. Please contact your insurance company if you are unsure whether or not to accept rental car company insurance.

11. Hotel Rules

- 11.1. Some hotels require a resort fee payable at the time of check-in. These fees are not included in the total price displayed online.
- 11.2. No-shows are non-refundable and will result in a total forfeiture of any payments made.
- 11.3. Early check-out from a hotel is not subject to a refund.
- 11.4. Contact a Lifestyle Manager on the number listed on your email confirmation for all cancellation or modification requests.
- 11.5. Cancellations or modifications handled by the property directly may result in additional fees. When cancelling hotel reservations, you will be held responsible for charges if you do not ask for and retain your cancellation number.
- 11.6. Hotel reservations include room and applicable taxes only. Any additional hotel charges, such as resort fees and hotel energy

surcharges and any charges for incidentals that you incur while traveling is not included in your reservation rate and must be paid directly by you to the hotel.

- 11.7. Incidental charges may include but are not limited to parking fees, baby-sitting, room service, telephone fees, internet usage fees, in-room movies, mini-bar charges, and gratuities.
- 11.8. Hotels may not have actual travellers' names until just prior to arrival.
- 11.9. The hotel may require a major payment card, in the name of one of the guests, or a cash deposit upon check-in.
- 11.10. Reservations do not include services not specified in the reservation confirmation.

12. Airline rules

- 12.1. It is the responsibility of the traveller to ensure the name is spelled correctly at the time of booking. Name Changes are not permitted on some airline reservations.
- 12.2. Failure to use any part of your airline reservation may result in cancellation of continuing or return flight reservations. You must advise the airlines if your travel plans change en route.
- 12.3. Advance seat assignments, if available and allowed by the airline, are not guaranteed. Please inquire with the airline directly about your boarding passes.
- 12.4. Flight schedules are subject to change. the Covered Parties are not responsible for any flight schedule changes made by the airlines. Please re-confirm each flight at least 48 hours prior to departure for domestic flights and 72 hours in advance for international flights. Reconfirmation of flights is mandatory when returning from international destinations.
- 12.5. BAGGAGE ALLOWANCES: These vary by airline & all baggage fees are payable directly to the airline and therefore will not be included in your package price.
- 12.6. Airfare is typically non-refundable. In some cases, airfare allows for changes or cancellations. If you are cancelling your trip, you must contact Ten, who will advise you of eligibility for refund. No refunds will be made for missed or unused services or inclusions. If you accept a refund, you waive all other rights and remedies under applicable law.
- 12.7. Airline penalties are in addition to all other penalties detailed above and are subject to change at any time without notice.
- 12.8. Additional costs, fees and taxes are your sole responsibility. These costs, fees and taxes may include without limitation any cost for shipping and handling, any change or cancellation to the itinerary, any fare increase resulting from a change, and baggage charges.

- 12.9. You should check with each airline regarding its specific boarding and check-in requirements.
- 12.10. Turboprop aircraft may exist on your itinerary. Airlines reserve the right to change aircraft equipment without notice to the booking travel agency or the consumer.
- 12.11. Please review your itinerary, as code-share flights may exist. If a code-share flight exists in your itinerary, passengers must check in with the operating airline on day of departure.
- 12.12. All tickets will be issued at time of booking as e-tickets, unless e-tickets are unavailable due to airline restrictions.
- 12.13. If your tickets are lost, stolen, or destroyed, contact us immediately for details on how to process your claim. Until any permitted refund or credit is completed by the issuing airline, you remain legally responsible for payment, in full, of the lost, stolen, or destroyed tickets.
- 12.14. **CUSTOMER RESPONSIBILITIES:**
- a) You are responsible for examining and verifying all information and ensuring that you understand all of the policies, fees and requirements to which you are subject. You must ensure that you and all of your party check-in at least two hours prior to the scheduled departure and report to the gate at least 30 minutes before departure time. Failure to comply with these conditions may result in the loss of your seat. You must call or visit the airline's website to verify flight times the evening prior to departure. You must comply with the airline's baggage restrictions as posted by each airline. Please contact your airline for current fees and policies. Your rights and remedies set forth herein are in addition to any other rights and remedies under applicable law, but if you agree to a refund, you waive all other remedies. Unless you file a claim with Ten within 30 days after the termination of your trip, all parties are released from further liability.
- 12.15. **TEN RESPONSIBILITIES:** Applicable Covered Parties are responsible to you for making the applicable arrangements for transportation, accommodation and services being booked. The responsibility of Covered Parties does not extend to any liability for personal injury or property damage arising out of or caused by any negligent act or omission on the part of any air carrier, hotel operator, ground transportation contractor, optional tour operator or any person rendering any services being offered. Ten, Participating Organization or other Travel Suppliers are not responsible for: (i) any changes made by scheduled air carriers which are beyond our control (this includes, but is not limited to, routing changes,

aircraft equipment changes, flight cancellations or any changes to flight schedule); or (ii) damage, delay or vacations affected by weather or other force majeure events beyond our control. In no event shall any Covered Party be liable for consequential damages. Applicable Covered Parties reserve the right to substitute hotel accommodations, if necessary, due to circumstances beyond its control. Special requests such as room location, special meals or assistance will be communicated to the appropriate party, but cannot be guaranteed. Special offers may be withdrawn at any time. Rates are based on availability.

- 12.16. **AIR CARRIERS' RESPONSIBILITIES:** Air carriers operating scheduled air shall not be liable for any loss, injury, accident, delay or irregularity which may occur by reason of defect or through the acts or omissions of any person or company performing or rendering the services described in vacation brochures, web sites and/or flyers. The services described in vacation brochures/web sites/flyers other than air carriage furnished by those air carriers directly named are furnished by independent contractors who are not servants, joint ventures or partners with the named air carriers.

13. Important notice

- 13.1. **TEN IS NOT RESPONSIBLE FOR ANY INJURY, DEATH, LOSS, CLAIM, DAMAGE, ACT OF GOD, ACCIDENT, DELAY, OR ANY SPECIAL, EXEMPLARY, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ANY KIND, WHETHER BASED IN CONTRACT, TORT OR OTHERWISE, WHICH ARISE OUT OF OR ARE IN ANY WAY CONNECTED WITH PURCHASE OR USE OF THE SERVICES FROM A SUPPLIER, EXCEPT WHERE SUCH LOSS RESULTS FROM OUR ACT, OMISSION OR ERROR.** For example, Ten is not responsible for any damage and/or delay due to any Travel Suppliers cancellations, shortages, sickness, pilferage, labor disputes, bankruptcy, machinery breakdown, quarantine, government restraints, weather, terrorism or causes beyond the other Covered Parties' control. We also cannot accept any responsibility for any additional expense, omissions, delays, re-routing or acts of any governmental authority. To the extent allowed under applicable law, we are not responsible for a breach of any warranty including, but not limited to, implied warranties of fitness for a particular purpose or of merchantability, nor are we responsible for any other wrongdoing of a Supplier (including any liability in tort), as to any products and/or services available through this Concierge Service nor any

Supplier's failure to comply with these Terms and Conditions nor any Supplier's failure to comply with applicable federal, state, provincial and local law. If Ten is found liable for any loss or damage relating to the use of this Concierge Service, you agree the liability of any such party shall in no event exceed the amount of USD\$100.

13.2. Covered Parties do not represent or warrant that the Site will be available and meet your requirements, that access will be uninterrupted, that there will be no delays, difficulties in use, defects, incompatibility, failures, errors, omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system. You have sole responsibility for taking protection and backup of data and/or equipment and for taking reasonable and appropriate precautions to scan for computer viruses or other destructive properties

13.3. Neither Ten, nor other Covered Parties procured through Ten (excluding Participating Organization) nor any of their affiliates and their employees, officers, directors and shareholders owns, controls or operates any hotel or any air, land or water transportation vehicles or companies of any kind, including without limitation, airplanes, helicopters, boats, rental cars, ground transportation vehicles, transport companies, shuttle services, buses, or local tour companies which may offer excursions or tours. Ten or other Covered Parties procured through Ten occasionally enter into contracts with hotels and air, land or water transportation companies, but all such entities are owned and operated by independent contractors. Covered Parties are not responsible for any negligent or wilful act, omission or failure to act on the part of any such entity or its employees, or of any other third party beyond their control. Ten or other Covered Parties procured through Ten act only as an agent for the passenger in regard to travel, and none of the Covered Parties assume any liability for injury, damage, loss, accident, delay or irregularity which may be caused due to a defect in any vehicle, acts of God, war, riots, or by any company or person involved in conveying the passenger or in carrying out travel arrangements.

13.4. Ten or other Covered Parties procured through Ten reserve the right to make minor adjustments in the passenger's travel itinerary and to cancel any trip prior to departure. In the event of trip cancellation, a full refund will constitute a full settlement of all liability. The issuance of vouchers or tickets shall be deemed to be your consent to the above terms. The passenger's ticket(s), when issued, shall

constitute the sole contract between the applicable Travel Supplier and the purchaser and/or passenger, and Ten or other Travel Suppliers Covered Parties shall have no liability for any actions or omissions of the Travel Supplier or other Covered Parties. In addition, Ten or other Covered Parties shall have no responsibility for any credit or voucher issued by any Travel Supplier, and any questions or issues you may have with respect to such credit or voucher must be addressed directly with the Travel Supplier or applicable Covered Parties.

13.5. All rates published in any venue are based on exchange rates and tariffs and are subject to change. All taxes, gratuities and portage charges are subject to deletions, additions or changes without notice. These items are not under the control of any of the Covered Parties, since changes in government regulations and labor agreements cannot always be anticipated. Covered Parties are not responsible for any changes initiated by the passenger after departure.

14. Fair Usage Policy

14.1. You must make sure that any use of the Concierge Service, by yourself or any permitted user complies with these Terms.

14.2. If you (or any Authorised User) breach this Policy, we may: (a) give you a notice to stop or moderate the unacceptable use(s); or (b) terminate or suspend your Concierge Service, with or without notice as we consider appropriate, under the Terms.

14.3. There is no specified limit on the usage of our online Concierge Service. However, if we feel that your activities are so excessive that other customers are detrimentally affected, we may give you a written notice (by email or otherwise) or limit the number of requests in a given time period. In extreme circumstances, if the levels of activity do not promptly decrease after the warning, we may terminate or suspend your account after prior consultation with the Client.

14.4. You are responsible for all use of the Concierge Service through your account and for any breach of these Terms whether an unacceptable use occurs or is attempted, whether you knew or should have known about it, whether or not you carried out or attempted the unacceptable use alone, contributed to or acted with others or allowed any unacceptable use to occur by omission.

15. Complaints

15.1. Please contact us immediately should you be dissatisfied with any aspect of the Concierge Service you receive and we will use reasonable endeavours to look into the issue within two working days of receipt of your

notification and to respond to you as soon as reasonably practicable.

- 15.2. Ten or BOCHK will not be responsible for the failure of any Supplier to provide any Services or the negligence of the Supplier providing them. However, we will endeavour to assist you in the resolution of any such issue.

16. Material

- 16.1. The material on our Site is subject to our copyright protection, unless otherwise indicated. Our copyright-protected material may be reproduced free of charge in any format or media without specific permission, provided the material is not for public use and not for profit, material or financial gain. This is subject to the material being reproduced accurately and not being used in a derogatory manner or in a misleading context.

- 16.2. Where the material is being published or issued to others, the source and copyright status must be acknowledged. Any permission we provide to reproduce our copyright-protected material does not extend to any material on our Site which is identified as being the copyright of a third party. Authorisation to reproduce such material must be obtained from the copyright holders concerned. If there is a restriction on reproduction, any other proposed use of the material would be subject to our approval. Application should be made to the Content Director, Ten Lifestyle Management Ltd, 2nd Floor, Fitzroy House, 355 Euston Road, London NW1 3AL.

17. Intellectual Property

- 17.1. The Content (as defined below) is protected by applicable intellectual property laws and all Content is owned by or used by Ten under a license or with permission. All text, formatting (including without limitation the selection, coordination and arrangement of materials received from Ten, and the images, graphics, animation, tools, widgets, applications, commercials, videos, music, sounds, articles, copy, creative materials, photos, trademarks, service marks, trade names, and logos, and other materials and information received from Ten are subject to the intellectual property rights of Ten, its subsidiaries and affiliates, and their respective licensors and licensees (collectively "**Content**"). The Content may not be copied, reverse engineered, decompiled, disassembled, modified, reposted to other web sites, framed, deep linked to, changed, or otherwise distributed, redistributed, licensed, sublicensed or transferred in any form by you. No Content shall be construed as granting, by implication, estoppel or otherwise, any license or right to make commercial use of any Content without Ten's prior written permission.

18. Contact

If you have any queries or comments about these Terms or our or any Supplier's use of your personal data, please get in touch with your Lifestyle Manager via the phone number and email address provided for the Concierge Service.

19. Changes to these Terms

We may update this Policy, from time to time. We will notify of the changes where required by law to do so.

20. Notices

A notice or other communication under or in connection with these Terms shall be in writing and shall be delivered personally or sent by first class post, fax or email to the party due to receive the notice or communication at its registered address or the fax or email address specified in writing to the other.

21. General

If any of the above provisions are held to be illegal or unenforceable such provisions shall be severed and the remainder of these Terms shall remain in full force and effect unless the business purpose of these Terms are substantially frustrated thereby.

Any payment transactions carried out by us or our third party payment processing services shall be subject to regulatory obligations from FCA, SEPA and Schemes and are secure with PCI-DSS, PA-DSS and P2PE.

Nothing in this agreement limits any liability which cannot be limited by any applicable law, including but not limited to liability for:

- a) death or personal injury caused by negligence; and
- b) fraud or fraudulent misrepresentation.

22. Indemnification

You agree to indemnify, defend and hold Ten, BOCHK and its business partners, staff and affiliates harmless from any liability, loss, claim and expense, including reasonable professional legal advisors' fees and expenses, related to your violation of these Terms.

23. Governing Law and Jurisdiction

23.1. We grant you access to our Site and our Concierge Service conditional upon your acceptance that the laws of Hong Kong apply between us in relation to these Terms.

23.2. These Terms and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of Hong Kong.

23.3. Each party irrevocably agrees that the courts of Hong Kong shall have non-exclusive jurisdiction to settle any dispute or claim

(including non-contractual disputes or claims) arising out of or in connection with these Terms or its subject matter or formation.

Last modified 24 October 2019.

Privacy Statement

Ten Lifestyle Management Limited (“Ten”) is committed to protecting your privacy. This Privacy Statement explains how, and for what purposes, we use the information collected about you in connection with your use of the Concierge Service or via Site. Please read this Privacy Statement carefully. By using the Concierge Service, our Site or Services offered by external Suppliers, you are agreeing to be bound by this Privacy Statement in respect of the information collected about you in connection with the Concierge Service. **IF YOU DO NOT AGREE TO US COLLECTING AND USING THE INFORMATION ABOUT YOU THEN YOU MUST NOT USE THE CONCIERGE SERVICE OR OUR SITE.**

Introduction

- When you use our Concierge Service or our Site, we may collect certain information about you such as your name, contact details and how you use our Site. We may also collect information about other family members or third parties where you provide information about those individuals through your use of the Concierge Service.
- We collect this information about you so that we can: provide the Concierge Service to you; allow Suppliers to provide Services to you; run our business; further develop elements of the Concierge Services; personalise the Concierge Services to your preferences; contact you; and comply with the law.
- We may determine the purposes and means of processing personal information that we collect about you when you use the Concierge Service and so act as data controller in relation to that personal information and:
 - where you have requested Services from a Supplier, we may disclose your information to Supplier(s) who will process your data for their own purposes as data controllers and/or processors (as the case may be) in relation to providing the Services to you, for example, in order to provide specific quotes or to make a booking; and
 - each Supplier will be responsible for their own use of your information, and Ten does not accept responsibility for such use, except to the extent we have not complied with this Privacy Statement or applicable data protection laws.

Capitalised terms used without definition shall have the meanings assigned to them in the Concierge Service Terms and Conditions

1) How we collect data from you

- a) We may collect and process the following information in accordance with applicable data protection laws:
 - i. contact information (such as email address or phone number) provided to us when you first use the Concierge Service or provided to us in advance by the organisation through which you access the service (your “Service Provider”), to validate such registration and for password reset purposes;
 - ii. information provided if you contact us via: the online form submission with an enquiry; through any telephone conversation or email exchange with our representatives; or in response to a communication from us. Calls will be recorded for quality control and training purposes which includes the usage of the recordings for the handling of claims and fraud detection purposes. Recordings are kept for a limited amount of time and automatically deleted thereafter, unless We have a legitimate interest to keep such recording for a longer period, including for fraud investigation and legal purposes;
 - iii. we may be provided with certain personal data such as your name, email address and information contained in the correspondence (which could tell us something about your preferences). We need this information to be able to respond to your enquiry and to administer our Site;
 - iv. details of registration, enquiries, discussions, instructions, transactions you carry out in relation to our Site or via phone or email interaction with our representatives, including but not limited to: your name; subject matter which you have expressed as an interest or preference; order information; billing information; address; type of subscription; hashed payment details; including whether payments have been accepted or declined. We need this information to be able to provide the Concierge Service;
 - v. information provided when you visit our Site. We capture access data such as: IP address; browser type and version; time zone setting, browser plug-in types and versions; operating system and platform; date and time of the access; articles you have read; requests made; or the amount of data transmitted and the requesting provider. We may also capture other information about visits to our Site such as: website usage; traffic patterns and topics of interest. The main purpose of collecting this information is to administer, maintain and improve our Site (please see 2. below for further details) and your experience in using our Site; and
 - vi. from your IP address, we may be able to identify your city or country of location and this may be used to display geographically relevant information to you on our Site.

- b) Where you provide us with information about other people, you confirm that: (i) you have the consent or authorisation from the individuals to pass this information to us; and (ii) you have notified them of, and they have agreed to, the collection and use of their information as set out in this Privacy Statement.
- c) We are required to comply with certain legal and regulatory requirements, and may process your personal data for compliance with such legal or regulatory obligations, to which we or regulators or law enforcement agencies are subject.
- d) Note that if any of your personal details change during your use of our Site, you are responsible for updating them by contacting us.

2) How your data is used

- a) Any personal data we process will be used in accordance with applicable data protection laws. We have described below our purposes for processing personal data.
- b) We may use information you give us or that we collect from you:
 - i. to provide the Concierge Service, allow Suppliers to provide Services to you, administer your membership and run our organisation. This is necessary for the performance of the Concierge Services to you;
 - ii. to inform you about changes to our Concierge Service and Services available from time to time:
 - I. we may use personal data to inform you of information, suggestions, recommendations, products and services that may be of interest. You may be contacted by mail, email, telephone or such other means as we regard as appropriate and as legally permitted. Individuals may opt out from this type of communication by calling us, emailing us or going to our Site;
 - II. we will contact you by e-mail only with information about products and services similar to those which you have previously shown an interest in or which you are likely to be interested in based on preferences you have expressed;
 - iii. to communicate with you. We have a legitimate interest to process this personal data in order to respond to enquiries, requests, complaints or comments submitted to us;
 - iv. to administer, maintain and improve our Site:
 - I. we use “cookies” to monitor website user traffic patterns and website usage. This helps us to understand how visitors use our Site so that we can develop and improve the design, layout and functionality of our Site. Cookies make it easier for you to log on to and use the Site during future visits. A cookie is a piece of information that is stored on your computer’s hard drive and which records your navigation of a Site so that when you revisit that Site it can present tailored

options to you based upon the stored information about your last visit. You can normally alter the settings of your browser to prevent acceptance of cookies. If you do not want us to deploy cookies in your browser, you can set your browser to reject cookies or to notify you when a Site tries to put a cookie on your computer. However, rejecting cookies may affect your ability to use some of the products and/or services at our Site. For more information about what cookies are and how they work, visit: <http://www.allaboutcookies.org/>;

- II. we have a legitimate interest to process the personal data of our users in order to administer, maintain and improve our Site;
 - v. to notify you about functionality changes to the Site, or changes to this Privacy Statement. This processing is necessary for the performance of our Concierge Services to you;
 - vi. for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes. We have a legitimate interest to process the personal data of our users for our internal operations;
 - vii. to allow you to participate in interactive features of our Concierge Service. This processing is necessary for the performance of these Concierge Services to you;
 - viii. as part of our efforts to keep our Site safe and secure. We have a legitimate interest to process the personal data of our users to keep our Site safe and secure; and
 - ix. to comply with any legal or regulatory obligations to which we or regulators or law enforcement agencies are subject. This processing is necessary for compliance with a legal obligation to which we, our users or the regulator/law enforcement agencies are subject.
- c) If you have any questions about how we use your data, please contact Ten’s Data Protection Officer at Ten Lifestyle Group, Fitzroy House, 355 Euston Road, London, NW1 3AL or email or phone the Concierge Service and ask to be transferred to our Data Protection Officer.

3) How we look after your data

We follow strict guidelines in the storage and disclosure of personal data and communications that you have given us to prevent unauthorised access to it.

4) When do we give your data to other people

- a) We may share your information (including any of the data we have collected as mentioned in 1. above) with selected third parties including:
 - i. Suppliers and other third parties for the performance of any contract you enter into with them or otherwise required to provide the Concierge Services and Services to you; and
 - ii. we also may share aggregated, anonymised information with Bank of China (Hong Kong)

Limited (BOCHK) to show trends about the general use of the Concierge Service.

- b) BOCHK to allow them to:
 - i. provide you with a broader range of investment, insurances and banking products and services;
 - ii. allow you to benefit from the services of various lifestyle partners and other third parties as stated in BOCHK's applicable privacy statement;
 - iii. manage their relationship with you (including via your relationship manager as appropriate) and understand your needs or preferences based on your use of lifestyle concierge services (including contacting you about products and services tailored to your needs) and conduct market research;
 - iv. carry out the purposes as stated in BOCHK's applicable terms and conditions and privacy statement;
- c) We may also disclose your information (including any of the data we have collected as mentioned in 1) above to third parties:
 - i. in the event that BOCHK concierge service will no longer be provided by us, we may, at the request of BOCHK disclose your information to or share our information with the new concierge service provider (who may be outside of your country) who will be providing the BOCHK concierge service, for the continuation of the concierge service. This information may be shared before you have activated your registration with the new concierge service provider. This information may also be delivered to the new concierge service provider through BOCHK. Any such information will be shared in accordance with applicable law and regulation;
 - ii. in the event that we sell any part of our business, in which case we may disclose your personal data to the prospective buyer of that part of our business to the extent that such disclosure is directly relevant to the sale; and
 - iii. if we are under a duty to or permitted to disclose or share your personal data in order to comply with any legal or regulatory obligations, or in order to enforce or apply this Privacy Statement and other agreements; or to allow a Supplier to enforce or apply its contract with you. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

5) Where we store your data

- a) By using the Concierge Service, you acknowledge that in order to perform the Concierge Service, allow you to receive the Services from Suppliers or work with BOCHK in relation to the Concierge Service, we may need to transfer your personal data outside of your country to countries where Ten has an office or to countries where a Supplier is needed to fulfil a request for you. These countries may not have the same data protection laws as the country where you initially provided the

information. When we transfer or disclose your information, we will protect that information as described in this Privacy Statement.

- b) Where we transfer your personal data outside of the country in which you are based, we will rely on appropriate safeguards to cover transfers of your personal data including, for example, signing standard contractual clauses/data protection clauses, or applicable data protection laws in your country.

6) Retention of your data

- a) We take appropriate measures to ensure that any personal data is kept secure. We will store your personal data for the duration of your use of our Site or the Concierge Service. Thereafter your data may be shared with BOCHK, and / or any third party as instructed by BOCHK, for the continuation of the Concierge Service.
- b) If you delete your account, we will continue to store your personal data for a period of time in line with legal, regulatory, financial and business requirements. We also keep a record of correspondence in line with legal, regulatory, financial and business requirements.

7) Access to your data and your rights

- a) As a result of us collecting and processing your information, you may have the following legal rights subject to the data protection laws in your country
 - i. to access personal data held about you;
 - ii. to request us to make any changes to your personal data if it is inaccurate or incomplete;
 - iii. to request your personal data is erased where we do not have a compelling reason to continue to process such data in certain circumstances;
 - iv. to receive your personal data provided to us as a data controller in a usable way in certain circumstances;
 - v. to object to, or restrict, our processing of your personal data in certain circumstances;
 - vi. to object to, and not be subject to a decision which is based solely on, automated processing (including profiling), which produces legal effects or could significantly affect you;
 - vii. where our processing of your personal data is based on your consent you have the right to withdraw consent at any time by contacting us; and
 - viii. to lodge a complaint with a data protection supervisory authority. If you need the details of the data protection supervisory authority in your country, if any, please contact the Concierge Service and we will be able to provide this information.
- b) To exercise any of your rights as set out above, please contact Ten's Data Protection Officer, Ten Lifestyle Group, Fitzroy House, 355 Euston Road, London, NW1 3AL or email or phone the Concierge Service and ask to be transferred to our Data Protection Officer.

8) Links

- a) Our Site may, from time to time, contain links to and from other websites and services, for example third party payment processors. If you follow a link to any of these websites, please note that:
 - i. we are not responsible for the content or reliability of websites linked to or from our Site;
 - ii. we do not necessarily support the views expressed within linked websites and our including a link to a website should not be taken as an endorsement of any kind;
 - iii. we cannot guarantee that these links will work all of the time and have no control over the availability of the linked pages; and
 - iv. these linked websites have their own privacy policies and we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

Last modified on 24 October 2019