# Apex Equity Holdings Bhd Group of Companies ("APEX") Website Terms and Conditions

Welcome to the official website of the Apex Equity Holdings Bhd group of companies, hereinafter referred to as "APEX". By accessing and utilizing this website, you expressly agree to be bound by the terms and conditions delineated herein. We urge you to carefully peruse and fully comprehend these stipulations, as they form an integral part of the framework governing your interaction with our services.

#### 1. Modifications of Terms

APEX, in its sole discretion, reserves the unmitigated right to amend, alter, or replace these Terms at any juncture, without prior notice. It is incumbent upon you, as the user, to periodically review and acquaint yourself with any such modifications. Continued use of our services subsequent to any alterations shall be deemed as an unequivocal acceptance of the revised Terms.

## 2. Registered Users

To access certain features and restricted areas on the APEX website, users must complete the registration process. Upon successful registration, users shall be deemed "Registered Users" and will be entitled to additional services. Registered Users are strictly prohibited from disclosing their assigned user ID and password and must diligently safeguard their confidentiality. They bear full responsibility for all activities conducted under their account. APEX reserves the right to request verification of identity and/or age.

## 3. Age Requirement

Usage of this Website is strictly contingent upon attaining a minimum age of 18 years.

## 4. Copyright and Use Limitations

The content disseminated on Apex is legally protected by copyright and other pertinent intellectual property laws. Such content is intended exclusively for personal, non-commercial purposes. Any form of reproduction, distribution, sale, or unauthorized use thereof is categorically prohibited without prior written consent from APEX.

## 5. User Content

Users are exclusively liable for all content posted or shared on the Service. Posting content that has not been created by the user or lacks proper authorization is expressly prohibited. APEX reserves the discretionary right to decline, delete, or remove any User Content that contravenes these Terms or for any other reason it deems fit.

#### 6. Content Disclaimer

Content featured on Apex may incorporate opinions and recommendations from various sources, including research emanating from APEX, which holds a license to dispense investment advice. Notwithstanding, APEX neither assures nor warrants the accuracy, completeness, or timeliness of such content, and explicitly refrains from providing any tax advice.

#### 7. User Conduct

It is incumbent upon users to ensure that their use of the Service remains in strict compliance with our House Rules, and that it refrains from infringing upon any third-party rights or violating any extant laws.

#### 8. Financial Disclaimer

APEX operates as a financial data and news portal, research analysis platform, technical analysis provider, and content aggregator. It is crucial to underscore that APEX does not furnish personalized investment advice, and underscores that all investment decisions should be made judiciously, predicated upon individual circumstances.

#### 9. Warranties

The Website and its content are subject to change over time. APEX does not extend any guarantees or warranties pertaining to losses that may be incurred as a result of any failure or content featured on the website.

## 10. Indemnity

By accessing and utilizing the Service, you expressly agree to indemnify and hold APEX harmless from any and all loss, liability, claim, demand, or expenses that may arise from your utilization thereof.

### 11. Privacy

Safeguarding your privacy is of paramount concern to us. For a detailed exposition of our privacy policies, please refer to our Privacy Policy.

## 12. Governing Law

This site is administered by APEX from its offices in Malaysia. Therefore, the use of this site is explicitly subject to the laws of Malaysia.

#### 13. Contact

For any questions or concerns regarding these Terms and Conditions, please do not hesitate to contact us at:

[Contact Information]