



Terms of Use

These terms and conditions of use ("Terms of Use") apply to this website (the "Site") and your use of the Site.

Please read these terms and conditions of use carefully before using the Site. By accessing and continuing to use the Site, you acknowledge that you have read, understood and agree to these terms and conditions of use. If you do not agree to these terms and conditions of use, you may not access or use the Site.

This Site is offered and available to users who are 18 years of age or older and reside outside of Brazil.

Information about Investments

Navi International does not make any representation or warranty, express or implied, as to the accuracy or completeness, nor does Navi International recommend that the information serve as the basis of any investment decision. The report has been provided to you solely for information purposes and does not constitute a current or past recommendation or an offer or solicitation of an offer, or any advice or recommendation, to purchase any securities or other financial instruments, and may not be construed as such. Past performance is not a guarantee of future performance. There can be no assurance that an investment strategy will be successful. Historic market trends are not reliable indicators of actual future market behavior or future performance of any particular investment which may differ materially and should not be relied upon as such. Nothing contained herein constitutes investment, legal, tax or other advice nor is it to be relied on in making an investment or other decision. The investment strategy and themes discussed herein may be unsuitable for investors depending on their specific investment objectives and financial situation. Please note that changes in the rate of exchange of a currency may affect the value, price or income of an investment adversely. No representation or warranty, express or implied, is made or given by or on behalf of Navi International or any other person as to the accuracy and completeness or fairness of the information contained in this report, and no responsibility or liability is accepted for any such information.

The Site is Owned by Navi International

The Site and materials contained on the Site are protected by one or more copyrights, patents, database rights, trademarks, service marks and/or other intellectual property and proprietary rights that are owned by Navi International and/or its affiliates. You may not attempt to or otherwise decompose, decompile, reverse engineer, disassemble or otherwise deconstruct all or any portion of the Site. You may not publish, broadcast, retransmit, reproduce, repackage,



frame, commercially exploit, create any derivative of or otherwise redistribute all or any portion of the Site except as explicitly permitted in this User Agreement.

Your use of this website

Unless otherwise expressly noted, all information and materials, including without limitation images, illustrations, designs, icons, photographs, video clips and written and other materials, that are part of the Site are copyrights, trademarks, service marks, trade names, trade dress and/or other intellectual property owned, controlled or licensed by Navi International. No material from the Site may be copied, reproduced, republished, uploaded, posted, transmitted or distributed in any way; provided, however, that you may download, where specifically permitted, one copy of the materials on any single computer for your personal, non-commercial use only, provided you keep intact and properly display all copyright and other proprietary notices. You may not distribute, modify, transmit, reuse, repost, or use the content of the Site, including, without limitation, any text, images, audio and video, for public or commercial purposes without Navi International's written permission. Modification or use of the information or materials for any other purpose will violate the copyright and/or intellectual property rights of Navi International.

Liability and indemnity

To the extent permitted by applicable law, Navi International hereby expressly excludes all conditions, warranties, representations and other terms which might otherwise be implied by statute, common law or the law of equity and any liability for any direct, indirect or consequential loss or damage of any kind incurred by any user in connection with this website or in reliance on the information or opinions contained on it, or in connection with the use, inability to use, or results of the use of this website or any websites linked to it or materials posted on it.

You undertake to indemnify and hold Navi International harmless from and against all or any claims, actions, liabilities, demands, proceedings or judgements ("Proceedings") brought or established against Navi International and against all losses and all reasonable costs, charges and expenses (including legal fees) which Navi International may suffer or incur (including, but not limited to, all such losses, costs, charges or expenses reasonably suffered or incurred in disputing or defending any Proceedings and/or in establishing its right to be indemnified and/or in seeking advice in relation to any Proceedings) and which in any such case arise in connection with or out of any breach or alleged breach by you of any of your obligations and/or undertakings under these terms. This does not exclude or restrict any duty or liability that Navi International has to its customers under any applicable regulatory system.



No Offer of Employment

The Site does not constitute an offer or promise of employment with respect to any employment position described on or linked to by this Site. Without notice, Navi International or the entity that created a post may eliminate, modify or change any aspects of any employment position described on the Site. This Site does not provide binding employment offers or any terms or conditions of employment. Any employment offer that may ensue as a result of your submission of information to Navi International or the entity that created a post shall be solely in accordance with the specific terms of such employment offer, not the terms of the Site.

Last updated 10/28/2024