

General Terms & Conditions

Please read the entire agreement. You may print this page for your records. This is a legal agreement between you and UG HK GROUP LIMITED, registration number 2597377, legal address Suite 1404, Tung Wai Commercial Building, 109- 111 Gloucester Road, Wan Chai, Hong Kong. When ordering the online or electronically, ticking (confirmation) of the wording “I have read, understood and accepted the General Terms and Conditions or signing and sending of the purchase offer by the Buyer is equal to the Buyer’s declaration of acceptance of the contract terms.

1. Introduction

1.1 The UG HK GROUP LIMITED, (“we”, “us”, “our”, “ours”, and “Company” as appropriate), provides you with information, content, tools, products, and services on the Company Site. These General Terms and Conditions also include important disclosures and information related to certain products and services. Your use of the Company Site is subject to the following General Terms and Conditions.

1.2 These Terms and Conditions are a binding agreement between the Client (“you”, “your”, “yours”, and the “Client”) and the Company. Your access to and use of this website constitutes your acceptance of these Terms and Conditions and any other legal notices and statements contained on this website, as Cookie policy, Personal data protection policy, Service agreement, Bonus program terms, Terms of trade, Terms of payment by bank card that is an integral part of this General terms and conditions.

1.3 Company may modify these Terms and Conditions at any time and without prior notice. You should review the most current version of these Terms and Conditions by visiting the Company Site. Your continued access to and use of this website constitutes your acceptance of these Terms and Conditions as modified. If the Client does not agree with the change in the General Terms and Conditions he obliged to notify the Company by mail within 7 (seven) days from the date of entry into force of the changes. If during this period the Company has not received a notification from the Client, it is considered that the Client agrees with the change to the General Terms and conditions.

1.4 These Terms and Conditions are in addition to any other agreements between you and Company, including any agreements that govern your use of the information, content, tools, products, and services available on and through the Company Site.

1.5 You must be 18 years of age or older to visit or use the Site in any manner. In the event that you are below 18 years of age, you are visiting the Site at your own risk and you alone shall be liable for your actions. By visiting this site or accepting these Terms and Conditions, you represent and warrant to the Company that you are 18 years of age or older, and that you have the right, authority and capacity to use the Site.

1.6 If you do not agree to be bound by these Terms and Conditions, you should stop using the Web Site immediately.

2. Products and services

2.1 Company is a global online shop that sells gold bars, unique and other products and services of various Sellers.

2.2 Company can combine the products into sets, at its discretion. Sets can be of a conventional or special price.

2.3 The assortment may differ depending on the country (region) of the Client.

2.4 The Company presents all the products and (or) services (hereinafter the “Goods”) on its website.

3. Purchase and delivery, the right of refusal

3.1 The Company works with certain regions, if the region is not on the list of services, the company refuses to service the Client.

3.2 Client shall order, buy and pay, but the Seller shall deliver and sell goods, available in the Company's site. Client shall order Goods by filling out the appropriate order form on the site. When ordering, the Client shall provide exact information, ie, personal data, contact details by clicking the field "Confirm order". Client shall be responsible for the proper data provisions, otherwise, the delivery of Goods shall not be guaranteed.

3.3 The Client can use the right of refusal and return the goods within the period, prescribed by the national legislation of the country of the Client. In order to avoid disputable situations, at the moment of receipt of goods, the Buyer should verify whether the Goods meet the order (product name and other relevant parameters). Cost of postal/courier services shall be covered by the Client.

3.4 If the Buyer wants to use his right of refusal, the following recommendations and requirements should be taken:

3.4.1 Returned Goods should not be used (taking into account the specifics of Goods). If the condition of the returned goods has deteriorated due to the Client's actions, the Client has no right to use the right of refusal.

3.4.2 The Client shall be obliged to maintain and not to damage the original package of Goods.

3.4.3 If the Client wants to use his right of refusal, he should contact the Seller by e-mail.

3.4.4 The Client shall keep both the postal/courier service documents on receipt of the Goods and both postal/ courier service documents on the return of goods to the Seller.

3.5 If the Client buys only the services and not the goods then the date of refusal is determined from the moment of purchase. If the goods are bought with an advance payment of a deposit, the deposit will not be returned after the return of the goods.

3.6 Money for the returned goods and services shall be transferred by the Seller to the bank account of the Client within 30 (thirty) calendar days from the date of refusal. After the expiration of the above-mentioned period, the Client has no right of refusal.

4. Promotional activity, bonuses

4.1 The Company offers a number of reward features to its Clients. The terms and conditions associated with any bonus rewards are subject to change without prior notice by the Company, at its own discretion. For more information see the Bonus program (which forms part of these Terms and Conditions).

5. Privacy

5.1 Our Privacy Policy (which forms part of these Terms and Conditions) includes the methods we employ to ensure privacy. By using the Web Site, you agree to the way in which we process and deal with the personal information you give to us, as a Client or Affiliate.

5.2 We may disclose your personal information or access your account if required to do so by law, any court order, or any other applicable regulatory, compliance, Governmental or law enforcement agency, etc. For more information see the Cookie policy, Personal data protection policy.

6. Limited License

6.1 The Company grants you a limited non-exclusive, non-transferable license to access and use the Site (the "License"). The license is subject to your compliance with the

terms herein. You agree not to resell or make available the Site to any other person, and will not copy any documents contained on the Site for resale or any other purpose without the prior written consent of the Company.

6.2 To avoid any doubt, you will be liable and bound by any unauthorized use of the Site, in violation of this section. You agree to use all the information received from the information systems of the Company for the sole purpose of performing transactions within the only limits of the Site.

6.3 You also agree not to use electronic communication feature of a Service on the Site for any illegal, abusive, intrusive, obscene, threatening or hateful purpose, as well as harassment and vilification in the privacy of others. The license granted hereunder shall terminate if The Company considers that any information provided by you, including your e-mail, is no longer current or accurate, or if you fail to comply with any term or conditions herein, and all rules and guidelines for each service.

6.4 If such a violation occurs, you agree to cease accessing the services. You agree that the company, in its sole discretion and with or without notice, may terminate your access to all or part of the services, close any open transaction and remove and discard any information or content within a service.

7. Intellectual property

7.1 All content, trademarks, services marks, trade names, logos, and icons are the property of the Company or its affiliates or agents and are protected by copyright laws and international treaties and provisions. You agree not to delete any copyright notices or other indications of protected intellectual property rights from materials that you print or download from the website. You will not obtain any intellectual property rights under, or any rights or license to use such materials or the website, other than as set out herein. Images displayed on the website are either the property of the Company or used with permission. You agree not to upload, post, reproduce or distribute any information, software or other material protected by copyright or any other intellectual property right (as well as rights of publicity and privacy) without first obtaining the permission of the owner of such rights and the prior written consent of the Company.

8. Limited liability

8.1 We undertake to supply steady Services on the website. However, we assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, the website or Services.

8.2 We are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, hardware, software, failure due to technical problems or traffic congestion on the Internet or any of the website or Services. To the maximum extent permitted by applicable law, under no circumstances shall we be responsible for any loss or damage resulting from the use of the site or Services, from any content posted on or through the site or Services, or from the conduct of any users of the website or Services, whether online or offline.

8.3 In so event shall The Company or any of its officers, directors, employees, or agents be liable to you for any damages whatsoever, including without limitation indirect, incidental, special, punitive, or consequential damages, arising out of or in connection with your use of the website or services, including but not limited to the quality, accuracy, or utility of the information provided as part of or through the website of for any investment decisions made on the basis of such information whether the damages are foreseeable and whether or not The Company has been advised of the possibility of such damages.

9. Links

9.1 The Company may offer a link to other websites that are provided or controlled by third parties. Such link to a site or sites is neither an endorsement nor an approval nor a sponsorship or an affiliation to such site, its owners or its suppliers. The Company recommends you make sure you understand the risks associated with the use of such sites before retrieving, using or purchasing via the Internet. Links to these sites are provided solely for your convenience and you agree not to hold The Company responsible for any loss or damage due to the use or reliance on any content, products or services available on other sites.

10. Indemnification

10.1 You agree to defend and indemnify Our company and its officers, directors, employees, and agents and to hold them harmless from and against any and all claims, liabilities, damages, losses, and expenses, including without limitation reasonable attorney's fees and costs, arising out of / or in any way connected with your access to / or use of the Site or Services; your violation of any of the terms herein; or your breach of any applicable laws or regulations.

11. Jurisdiction

11.1 The Company's operations are governed by Hong Kong law. Any dispute, disagreement or claim in connection with this Agreement or its breach, termination or invalidity shall be finally resolved by the Arbitration Court in Hong Kong.

12. Severability

12.1 If any term or provision of these terms and conditions shall be found by any court or administrative body of competent jurisdiction to be invalid, unenforceable or in conflict with the law, the validity or enforceability of the remainder of these terms and conditions shall not be affected thereby.

12.2 If any provision of these terms and conditions is found to be invalid or unenforceable but would be valid or enforceable if some part of the provision were deleted, the provision in question shall apply with such modification(s) as may be necessary to make it valid and enforceable.

13. Taxation

13.1 The Client agrees to be solely responsible for any applicable taxes imposed on the Goods purchased hereunder. The Client shall pay any applicable taxes, including sales, use, personal property, value-added, excise, customs fees, import duties or stamp duties or other taxes and duties imposed by governmental agencies of whatever kind and imposed with respect to the operation under these Terms and conditions.

14. Term and Termination

14.1 The terms herein shall be unlimited, however, the Company has the right to terminate this Terms and conditions at any time by notice to you.