Website Terms of Use

Banks Instruments Limited | Hong Kong | Draft Template - Not for Execution

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This website is operated by Banks Instruments Limited, a Hong Kong company with registration number [INSERT] and registered address [INSERT]. Each regulated service must identify either the verified Banks Instruments licence and permitted activity [INSERT], a documented exemption [INSERT], or the named licensed third party that contracts for and performs that activity [INSERT PROVIDER LICENCE AND ROLE]. By using the website, you agree to these terms. If you do not agree, do not use the website or submit information.

Information only

Website content describes potential services and general transaction concepts. It is not an offer, financing commitment, instrument, investment recommendation, legal or tax advice, or confirmation that any service is available to a particular person or jurisdiction. Sample terms, bank messages, timelines, loan to value ratios, rates and calculator results are illustrative and subject to due diligence, underwriting, provider availability and definitive agreements.

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Users must be at least eighteen years old, have authority to act for any represented entity and use the website only for lawful business purposes. Users shall not submit false identities, forged documents, unlawful funds, malware or unauthorized personal data, or attempt to access restricted systems or interfere with the website.

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An enquiry, application, upload or calculator result does not create a client relationship or obligation. Banks Instruments may request additional information, verify submissions, decline an application or restrict service based on law, compliance, risk, capacity or commercial judgment. An engagement exists only under a written agreement accepted by authorized representatives.

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Services are available only where lawful and within the permissions of Banks Instruments and relevant providers. Nothing on the website is directed to a jurisdiction where publication or access would violate law. Users are responsible for determining whether they may lawfully request or receive a service.

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Calculator outputs depend on user inputs and simplified assumptions. They may exclude legal costs, reserves, taxes, bank charges, commissions, currency movements, credit adjustments and provider specific pricing. Outputs are estimates for planning only and must not be used as a commitment, invoice or closing statement.

No warranty

The website is provided on an available basis. Banks Instruments seeks to keep information accurate but does not warrant that content is complete, current, error free or suitable for a user's purpose. Availability may be interrupted for maintenance, security, network or provider reasons.

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To the extent permitted by law, Banks Instruments is not liable for indirect, consequential or special loss, loss of opportunity or decisions made solely from website content. Nothing excludes liability that cannot lawfully be excluded, including liability established for fraud or wilful misconduct.

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Personal data is handled under the Privacy Notice. Electronic communications may be delayed, intercepted or corrupted. Sensitive identity and bank records should be submitted through the approved secure channel.

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Effective date: [INSERT]

Contact: info@banksinstruments.com