

WEBSITE TERMS AND CONDITIONS

Introduction

In these terms and conditions, “we” “us” “our” and “UBT” refer to UBT Holdings Ltd as trustee for UBT Holdings Trust, and includes any other affiliated businesses that sell goods and services under the UBT brand. Unless otherwise specifically stated, the delivery of goods and services through this website will be by UBT Holdings Ltd as trustee for UBT Holdings Trust.

Your access to and use of all information on this website including purchase of our services or products (whether through this website or otherwise howsoever) are provided subject to the following terms and conditions. The information is intended for residents of New Zealand only.

These terms and conditions contain seven sections:

- Introduction
- General Terms of Use
- Products and Services
- Subscriptions
- Copyright
- Disclaimer
- Privacy

We can change these terms and conditions from time to time. If a change will make you worse off, or if we think a change will have more than a minor detrimental impact for you, we will provide you with at least 30 days’ notice by email or alert on this website and you will have the right to terminate any services or orders within that period should you wish. Your use of the website following any amendments will represent your agreement to be bound by these terms and conditions as amended. In general we recommend that each time you access our website you read these terms and conditions. The latest amendments were made in November 2015.