
Terms and Conditions

Effective Date: 4th May 2023

1. Introduction

Welcome to the website of Global Institutional Advisors (“GIA”, “we”, “our”, or “us”). By accessing or using our website at www.giagcc.com (the “Website”), you agree to be bound by these Terms and Conditions (the “Terms”). If you do not agree with any part of these Terms, you must not use the Website.

GIA is a boutique advisory firm registered and operating in Dubai, United Arab Emirates, specialising in investment advisory, corporate finance, and structuring and support services across the Gulf Cooperation Council (GCC) region.

2. Definitions

“**Client**” means any individual or entity that engages GIA for professional advisory services under a separate engagement agreement.

“**Services**” means the investment advisory, corporate finance, and structuring and support services offered by GIA as described on the Website and in individual engagement agreements.

“**User**” or “**You**” means any individual or entity accessing or using the Website.

“**Content**” means all text, graphics, images, data, software, and other materials available on the Website.

3. Use of the Website

The Website is provided for general informational purposes only. The content on the Website does not constitute financial, investment, legal, tax, or other professional advice. You should not act or refrain from acting on the basis of any content on the Website without seeking appropriate professional counsel tailored to your specific circumstances.

You agree to use the Website only for lawful purposes and in a manner that does not infringe the rights of, restrict, or inhibit anyone else’s use of the Website.

4. No Advisory Relationship

Use of or access to the Website does not create an advisory, fiduciary, or professional relationship between you and GIA. An advisory relationship with GIA is established only through the execution of a formal engagement agreement. All advisory services provided by GIA, including but not limited to Chief Investment Officer (CIO) services, Chief Financial Officer (CFO) services, independent investment committee membership, due diligence mandates, business analytics, and entity structuring support, are governed exclusively by the terms of individual engagement agreements.

5. No Investment Recommendations

Nothing on this Website constitutes a recommendation to buy, sell, or hold any investment product, security, or financial instrument. Past performance information, where presented, is not indicative of future results. GIA does not provide investment advice through the Website. All investment advisory services are provided exclusively under formal engagement agreements and are tailored to each client's individual requirements, risk appetite, and investment objectives.

6. Intellectual Property

All Content on the Website, including but not limited to the GIA name, logo, trademarks, text, graphics, images, designs, and software, is the property of GIA or its licensors and is protected by applicable intellectual property laws of the United Arab Emirates and international treaties. You may not reproduce, distribute, modify, create derivative works from, publicly display, or otherwise use any Content from the Website without the prior written consent of GIA.

7. Accuracy of Information

While GIA endeavours to ensure that the information on the Website is accurate and up to date, we make no representations or warranties, express or implied, regarding the completeness, accuracy, reliability, suitability, or availability of the Website or the information, products, services, or related graphics contained therein. Any reliance you place on such information is strictly at your own risk.

GIA reserves the right to modify, update, or remove any Content on the Website at any time without prior notice.

8. Third-Party Links

The Website may contain links to third-party websites or resources. These links are provided for your convenience only and do not signify that GIA endorses, sponsors, or is affiliated with such third-party websites. GIA is not responsible for the content, accuracy, or practices of any third-party websites and shall not be liable for any loss or damage arising from your use of such websites.

9. Limitation of Liability

To the fullest extent permitted by the laws of the United Arab Emirates, GIA, its directors, officers, employees, agents, and affiliates shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, data, goodwill, or other intangible losses, arising out of or in connection with your access to or use of (or inability to access or use) the Website, any content on the Website, or any services obtained through the Website.

This limitation applies whether the damages are based on warranty, contract, tort, negligence, strict liability, or any other legal theory, even if GIA has been advised of the possibility of such damages.

10. Indemnification

You agree to indemnify, defend, and hold harmless GIA, its directors, officers, employees, agents, and affiliates from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable legal fees) arising out of or related to your use of the Website, your violation of these Terms, or your violation of any rights of a third party.

11. Confidentiality

Any information exchanged between GIA and its clients in the course of an engagement is treated as confidential and is governed by the terms of the relevant engagement agreement. The Website does not provide a secure channel for the transmission of confidential or sensitive information. You should not submit any confidential information through the Website's general contact forms.

12. Regulatory Notices

GIA operates in compliance with the laws and regulations of the United Arab Emirates and the relevant free zone authorities. GIA is not a regulated financial institution, bank, or insurance company. Our advisory services are provided on a consultancy basis. Clients are advised to conduct their own due diligence and seek independent professional advice before making any financial or business decisions.

13. Modifications to Terms

GIA reserves the right to revise, amend, or update these Terms at any time. Any changes will be effective immediately upon posting on the Website with the updated effective date. Your continued use of the Website after such changes constitutes your acceptance of the revised Terms. We encourage you to review these Terms periodically.

14. Termination

GIA reserves the right to restrict, suspend, or terminate your access to the Website at any time, without notice, for any reason, including but not limited to a breach of these Terms.

15. Severability

If any provision of these Terms is found to be invalid, illegal, or unenforceable by a court of competent jurisdiction, the remaining provisions shall continue in full force and effect.

16. Entire Agreement

These Terms, together with our Privacy Policy, constitute the entire agreement between you and GIA with respect to your use of the Website and supersede all prior agreements, understandings, and communications, whether written or oral.

17. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of the United Arab Emirates. Any disputes arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of Dubai, United Arab Emirates.

18. Contact Information

If you have any questions or concerns regarding these Terms, please contact us at:

Global Institutional Advisors

Suite 1202-B, Tower Plaza Hotel, Dubai, UAE

Email: office@giagcc.com