



WEBSITE TERMS AND CONDITIONS

Below you will find the Terms & Conditions that apply to all content, products and services provided in the Vision Capital Management, Inc. website.

The information contained in the Vision Capital Management website is published for informational purposes only. Information obtained from this site is intended specifically for the individuals who have agreed to these Terms and Conditions and may not be redistributed without prior consent from Vision Capital Management, Inc.

Past performance of investments is not a guide to future performance. The value of investments and any income generated from them might increase or decrease, up to a complete loss of all capital invested. Changes in rates of exchange may also have an adverse effect on the value, price or income of investments.

The information contained in the Vision Capital Management website does not constitute investment advice and any products described may not be available to, or suitable for, all investors. You should consider, if appropriate, obtaining independent professional advice before making any investment decision.

Information we collect from our customers and users of our website may be used in the following ways. By using our website or service you consent to these Terms and Conditions.

SUBSCRIPTION SERVICES

Personal information provided as part of any registration process on our site can be used to manage your account to enable us to provide a better service and to monitor compliance with password and other usage restrictions applicable to the relevant services provided by Vision Capital Management.

PAYMENT DETAILS

Any information provided by you in connection with any transaction regarding your credit or debit card number, expiration date and billing or delivery address will be used by us to process the transaction. These details will be stored on a secure server and may be used by us to facilitate and personalize future transactions with you. If you do not wish us to store and use the information for future transactions, please contact Vision Capital Management at compliance@vcmi.net.

CONTACT DETAILS

We may use contact details provided by you as part of any registration process (i.e. your name, job title, telephone, fax number, your email and postal addresses) to provide any product or services requested by you and also to tell you about important changes to relevant subscription services and their functionality.

Contact details may be used by us to provide you with information about other services and products which may interest you and may also be disclosed to third party businesses and advertisers for the same purpose. If you do not wish to be contacted for this purpose, please contact Vision Capital Management at compliance@vcmi.net.

COOKIES

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site.

Vision Capital Management's website utilizes cookies. We also may work with advertisers who place cookies on your computer to serve and target adverts more effectively when you visit the site.

Most web browsers allow some control of cookies through browser settings. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org. Further information about the cookies used by Vision Capital Management is provided below.

The following cookie categories are based on the classification presented in The International Chambers of Commerce (ICC) Cookie Guide:

Category 1: Strictly necessary cookies. Category 1 Cookies are used by Vision Capital Management. These cookies are strictly necessary to provide services that you have requested such as:

Login Status: To identify you as being logged in to our website or client portal

User Subscription Data: Subscription cookies allow us to ensure that you can access resources which you have registered or paid for.

User Session Identifier: A cookie containing a sequence of characters which references the user's account details held on our server. It also references the user's current search criteria.

Category 2: Performance cookies. Category 2 Cookies are used by Vision Capital Management. These cookies collect information about how visitors use our website, for instance which pages visitors go to most often. The information collected by these cookies is aggregated, so these cookies don't collect information that identifies individual visitors. The information collected is anonymous and is only used to improve the way our website works.

Web Analytics: Web Analytics cookies are used to improve the design and user experience of our website by providing statistics on site usage and pages visited.

User Profile Data: The user's company, department and country is stored in an encrypted cookie and passed to Google Analytics for analytical purposes. You may choose to decline these cookies by visiting the following sites:

- [Google Analytics opt-out page](#)

Category 3: Functionality cookies. Category 3 Cookies are not currently used by Vision Capital Management. These cookies allow us to remember choices you make and provide more relevant features.

User Preferences: Preference cookies remember settings you've applied to this site such as default view and search filters.

User Profile Data: The user's name and login type are stored for functional and display purposes

Category 4: Targeting or Advertising cookies. Category 4 Cookies are not currently used by Vision Capital Management. These cookies are used to deliver adverts more relevant to you and your interests. They are also used to limit the number of times you see an advert as well as help measure the effectiveness of the advertising campaign. They are usually placed by advertising networks with the website operator's permission. They remember that you have visited a website and this information is shared with other organizations such as advertisers.

Targeted Advertising: Advertising cookies are used by third parties to gather and send information to other websites so that they can present you with adverts you may be interested in.

Campaign Tracking: Campaign Tracking cookies are used to monitor how effective adverts, promotions and e-newsletters are.

Voluntary Information

We may ask for further information about you as part of online surveys or if you enter any other promotional feature. This information will be used to enable us to improve the relevant product or service and may also be disclosed to other companies as specified in the relevant promotion.

Statistical information

Aggregate statistical information regarding our website usage will not include personally identifying information.