

Terms of Use & Disclaimer of DMA Europe B.V.

Applicable to the website, web-based solutions, application software, and related services provided by DMA Europe B.V.

Registered Name: DMA Europe B.V.

Registration Number: 32054576

1. General Information

DMA Europe is an investment service provider registered with the Dutch Authority for the Financial Markets (Autoriteit Financiële Markten, hereinafter referred to as “AFM”). It operates under several tradenames, including Mijn-Effecten, Fountain Capital Advisory, Vladeracken, Today’s Broker, Today’s Wealth Management, Noble & Partners, and others.

Accessing and using this platform means the user agrees to these Terms of Use. If you do not agree, you must discontinue use immediately. DMA Europe may update these Terms at its discretion. Users are responsible for periodically reviewing these Terms.

This platform operates under a licensing agreement with **SCM DMA (Pty) Ltd**, which supplies the underlying technology. However, **DMA Europe B.V.** is solely responsible for:

- Managing user accounts.
- Handling financial transactions.
- Ensuring compliance with applicable laws and regulations.

2. Websites in Scope

These Terms of Use apply to all platforms operated by DMA Europe B.V., including but not limited to:

- www.todaysgroup.nl
- www.dmaeurope.nl
- www.vladeracken.nl

3. No Representation or Warranty

All information is provided "as is" without warranty of any kind. DMA Europe and its information providers disclaim liability for inaccuracies, outdated content, or the suitability of the information for any purpose. Users must independently verify all information and make informed decisions.

4. No Recommendations

Publications by DMA Europe are for informational purposes only and do not consider individual investment goals or financial situations. They are not to be construed as investment advice, recommendations, or endorsements of any trading strategy. Users bear sole responsibility for their investment decisions.

5. Speculative Trading Risks

Speculative trading involves significant risk and is not suitable for all investors. Users must ensure they fully understand the risks and seek independent advice before engaging in transactions. Past performance is not indicative of future results.

6. Legal Regulatory Restrictions

DMA Europe's services are intended only for users in jurisdictions where such services are lawful. Users are responsible for ensuring their compliance with local laws.

7. Privacy and Personal Data

DMA Europe values user privacy and adheres to the General Data Protection Regulation (GDPR). For details on how personal data is collected, stored, and used, refer to our [Privacy Notice](#) and [Cookie Notice](#).

8. Use of Sites and Services

The Sites and Services are provided for non-commercial, personal use unless otherwise agreed. Unauthorized use, reproduction, or distribution of the content is prohibited. Users must safeguard their login credentials and are liable for all activity conducted under their account.

9. Third-Party Services

DMA Europe may provide links to third-party websites. These are offered for convenience, and DMA Europe disclaims responsibility for third-party content, actions, or services.

10. Limitation of Liability

DMA Europe and its information providers are not liable for direct or indirect damages resulting from:

- Use or inability to use the platform.
- Viruses, malware, or system defects.
- Data breaches or unauthorized access.

DMA Europe's liability is limited to documented direct losses. Indirect, punitive, or consequential damages are excluded.

11. Conflict of Interest

DMA Europe's dual roles as broker and asset manager may create conflicts of interest. Users are encouraged to review the full [Conflict of Interest Policy](#).

12. Disputes

These Terms are governed by Dutch law. Disputes shall be resolved in the Court of Amsterdam unless DMA Europe elects to pursue action in another jurisdiction.

13. Copyright

All content is the property of DMA Europe unless otherwise noted. Users may print and store content for personal use but must reference DMA Europe and link back to the official website for any quoted material. Unauthorized reproduction or commercial use is prohibited.

For inquiries, contact info@dmaeurope.nl.

14. Additional Provisions

Licensing Agreement: While the platform operates under technology provided by SCM DMA (Pty) Ltd, DMA Europe B.V. retains sole responsibility for account management, financial transactions, and regulatory compliance.

Consumer Protection: Detailed information about the Deposit Guarantee Scheme and Investor Compensation Scheme is available under the service-specific Terms and Conditions.

Hilversum, 28 November 2024

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