

LEGAL DISCLAIMER

GFIRS Intelligence Ventures Limited

Applicable to: GFI Score platform (including the Admin Dashboard), www.gfirs.com, and all associated data, scores, reports, dashboards, APIs and communications | Effective date: [insert date] | Version 1.0

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1. Introduction and Acceptance

This Legal Disclaimer ("Disclaimer") governs access to and use of the GFI Score platform, the Admin Dashboard located at the domain hosting GFIRS's administrative tools, the website www.gfirs.com, and any related applications, reports, scores, ratings, analytics, data feeds or communications (together, the "Services") made available by GFIRS Intelligence Ventures Limited, a company incorporated and registered in England and Wales under company number [insert company number], with its registered office at [insert registered office address] ("GFIRS", "we", "us" or "our").

By accessing or using the Services, you ("User", "you") acknowledge that you have read, understood and agree to be bound by this Disclaimer, together with GFIRS's Terms of Use and Privacy Policy. If you do not agree, you must not access or use the Services.

2. Nature of GFI Scores, Ratings and Analytics

The GFI Score, and any related scores, ratings, tiers, flags, badges, risk indicators or impact-verification outputs (collectively, "Scores"), are statements of opinion as of the date they are issued and not statements of current or historical fact. Scores reflect GFIRS's assessment, at a point in time, of certain financial, operational, governance and impact-related characteristics of the small and medium-sized enterprises ("SMEs") or other entities to which they relate, based on the information available to GFIRS at that time.

A Score is not, and must not be relied upon or construed as:

- a guarantee of the creditworthiness, solvency, viability, integrity, legality or future performance of any SME or counterparty;
- a recommendation to enter into, extend, decline, price, restructure or terminate any loan, investment, grant, partnership or commercial arrangement;
- an assurance that any impact claim, social outcome or use-of-funds statement made by an SME is accurate, verified to a legal or audit standard, or free from misstatement or fraud; or
- advice of any kind (financial, credit, investment, tax, accounting, regulatory or legal).

Scores may change, be suspended, be withdrawn or be superseded at any time and without notice, as new information becomes available or as GFIRS's methodology is updated.

Scores are relative, not absolute, measures. A Score is calibrated for comparison against other SMEs assessed within the same or a comparable industry, sector, size band or geography, and is designed to be read on that comparative basis. Founders, investors, lenders and other Users must not treat a Score in isolation, as an absolute or standalone measure of an SME's quality, or as directly comparable across materially different industries, sectors or markets without adjustment. Any investment, credit or partnership decision should weigh a Score alongside the User's own independent due diligence and sector-specific benchmarking, not in place of it.

3. AI-Generated and Algorithmic Content

Some or all Scores and related outputs are generated, in whole or in part, using artificial intelligence, machine learning models, automated data-processing pipelines and third-party data sources. Such outputs are probabilistic in nature and are subject to inherent limitations, including model error, training-data bias, data latency, incomplete or unverifiable source data, and the possibility of incorrect, incomplete or misleading results (sometimes referred to as "hallucination").

GFIRS does not warrant that any AI-generated or algorithmically derived output is accurate, complete, current, error-free or fit for any particular purpose. Users must apply independent judgement, and where a decision has material financial, legal or reputational consequences, must seek independent verification and professional advice before relying on any such output.

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Nothing on the Services, in the Admin Dashboard, on www.gfirs.com, or in any Score, report, pitch material or communication issued by GFIRS constitutes, or should be construed as, an offer, solicitation, invitation or recommendation to buy, sell, subscribe for or otherwise deal in any security, loan, fund interest or other financial instrument, in any jurisdiction.

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5. Accuracy, Completeness and Currency of Information

Information made available through the Services is compiled, in part, from data provided by SMEs, third-party data providers, public registries, banking and payment data sources, and other external inputs which GFIRS has not independently audited or verified unless expressly stated otherwise. While GFIRS uses commercially reasonable efforts to design its processes to obtain reliable information, GFIRS does not represent or warrant that any information, Score, dashboard figure or report is accurate, complete, timely, reliable or suitable for any particular purpose.

Users are responsible for independently verifying any information before relying on it, and for satisfying themselves as to its continued accuracy, given that underlying data can change after a Score or report is issued.

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- errors, omissions, delays, interruptions, data loss, or unauthorised access affecting the Services; or
- any AI-generated, algorithmic or automated output, including any inaccuracy in such output.

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9. Indemnification

You agree to indemnify and hold harmless the GFIRS Parties from and against any claims, liabilities, damages, losses and expenses, including reasonable legal fees, arising out of or in any way connected with your access to or use of the Services, your violation of this Disclaimer or any applicable law, or your reliance on any Score, report or other output in making a business, credit or investment decision.

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Certain content within the Services, including impact projections, growth estimates and fund-performance illustrations, may constitute forward-looking statements that are inherently uncertain and based on assumptions which may not materialise. Actual outcomes may differ materially. GFIRS undertakes no obligation to update any forward-looking statement except as required by law.

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15. Governing Law and Exclusive Jurisdiction

This Disclaimer, and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it, its subject matter or formation, is governed by and construed exclusively in accordance with the laws of England and Wales.

The courts of England and Wales have exclusive jurisdiction to settle any such dispute or claim. By accessing or using the Services, each User irrevocably submits to that exclusive jurisdiction and irrevocably waives, to the fullest extent permitted by law, any objection to proceedings being brought in those courts, including any objection that proceedings have been brought in an inconvenient forum, and any right to bring proceedings in any other court or jurisdiction. GFIRS does not consent to, and does not submit to, the jurisdiction of any court outside England and Wales in connection with the Services, and does not accept service of process outside England and Wales save as required by mandatory law.

16. Severability

If any provision of this Disclaimer is held to be invalid or unenforceable, that provision shall be limited or eliminated to the minimum extent necessary, and the remaining provisions shall continue in full force and effect.

17. Changes to this Disclaimer

GFIRS may amend this Disclaimer from time to time by posting an updated version on www.gfirs.com and/or the Admin Dashboard, with the "Effective date" updated accordingly. Continued use of the Services after any such update constitutes acceptance of the revised Disclaimer.

18. Contact

Questions regarding this Disclaimer may be directed to GFIRS Intelligence Ventures Limited at [insert registered office address] or [insert legal/compliance contact email].

Placement note: For the live website and dashboard, this text is typically split into (a) a short-form banner/footer disclaimer linking to (b) this full Legal Disclaimer page, and cross-referenced from the Terms of Use, Privacy Policy and any fund offering documents so the exclusions and jurisdiction clause are consistent across all documents. Recommend formal review and sign-off by a solicitor qualified in England and Wales before publication.