



Qont Global No Advice & No Liability Disclaimer

Effective Date: 23 August 2025

Entity: Qont (owned by Vigilshore Group Holdings) (“Qont,” “we,” “us,” “our”).

Scope: This disclaimer applies globally to all Qont products, services, systems, simulations, risk assessments, outputs, publications, and Store content.

1) No Advice of Any Kind

Qont does not provide financial advice, legal advice, medical advice, investment advice, professional advice, or any other form of advice. All outputs, reports, tools, communications, and Store content are provided strictly as **risk assessment and mitigation resources**, and nothing contained in them should be construed as advice.

2) Risk Assessment & Mitigation Only

Qont products and services are designed to identify, map, and present potential risks and mitigation strategies. They are not intended to, and do not, constitute recommendations, endorsements, or guidance on whether a risk should be accepted, rejected, or mitigated.

3) User Responsibility

All decisions regarding whether to act, not act, or take mitigation steps remain solely with the customer or user. Qont does not assume responsibility for any outcome resulting from reliance on or disregard of its risk outputs.

4) No Liability

To the maximum extent permitted by law, Qont is not liable for any losses, damages, costs, or consequences arising from:



- choosing to take a risk,
- choosing to reject a risk, or
- attempting to mitigate a risk.

The user accepts full responsibility for all decisions and consequences.

5) Changes

Qont may update this disclaimer from time to time. Updated terms will apply from the effective date stated.

Jurisdictional Variations

The following variations apply in addition to the Global Principles above and prevail where required by law.

A) Australia (AU)

- Nothing in this disclaimer excludes, restricts, or modifies any rights under the **Australian Consumer Law (ACL)** that cannot be excluded.
- To the extent permitted, Qont's liability is limited to the remedies provided under the ACL: repair, replacement, re-supply, or payment of the cost of doing so, at Qont's election.

B) European Union (EU)

- Nothing in this disclaimer removes or limits non-waivable consumer rights under EU law, including **Directive (EU) 2019/770** and **Directive (EU) 2019/771**.



- Qont's role is expressly limited to risk assessment and mitigation, and no advisory relationship of any kind is created.

C) United States (US)

- To the fullest extent permitted by law, Qont disclaims all warranties, express or implied, including merchantability and fitness for a particular purpose.
- Qont is not liable for indirect, incidental, special, or consequential damages.
- Some states do not allow certain limitations, so these disclaimers may not apply to all users.

D) United Kingdom (UK)

- Nothing in this disclaimer excludes rights under the **Consumer Rights Act 2015**, including satisfactory quality and reasonable skill.
- Qont provides no advice of any kind and assumes no advisory duty. Liability is excluded to the maximum extent permitted by UK law.

E) Conflict Rule

If a jurisdictional variation conflicts with a Global Principle, the variation prevails to the extent required by applicable law. Otherwise, the Global Principles apply.