

Last updated: 21 November, 2024

This Risk Disclaimer outlines the potential risks associated with the services offered by Grafton Oakwood Holdings ("*Grafton Oakwood*," "we," "us," or "our"). By engaging with our services, you acknowledge and accept these risks and confirm that you understand them fully. If you do not agree with the risks disclosed here, you should not use our services.

Contact Information

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1. General Disclaimer

The services provided by Grafton Oakwood Holdings encompass business development, marketing, and investment services. Each of these domains carries inherent risks. The following risk categories provide an overview of potential challenges and uncertainties.

2. Investment Risks

Engaging in investments, including capital raising or passive income opportunities, involves significant financial risk.

2.1 Market Volatility

- Investment markets can experience rapid and unpredictable changes due to economic, political, or environmental factors.
- Market downturns may significantly impact the value or profitability of investments.

2.2 Loss of Capital

- Investments are not guaranteed to result in profits, and you may lose part or all of your invested capital.
- Past earnings or projections are not indicative of future returns.

2.3 Lack of Liquidity

- Some investments may not be easily convertible to cash.
- Long-term commitments may require you to hold positions in potentially unfavorable conditions.



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3. Risks in Marketing and Business Development Services

Our marketing and business development services aim to provide measurable results, but outcomes are subject to external and client-specific variables.

3.1 Market Dynamics

• Changes in market conditions, customer behavior, or competitor actions may reduce the effectiveness of campaigns or strategies.

3.2 Client-Specific Variables

• Results may depend on factors beyond our control, such as the client's operational execution, product quality, or brand reputation.

3.3 Regulatory Risks

• Marketing and business development strategies must comply with local laws and regulations. Changes in legal requirements can disrupt or hinder ongoing efforts.

4. Third-Party Dependencies

Our services often involve partnerships or integrations with third-party providers, including advertising platforms, software tools, or investment intermediaries. Risks include:

- Service Disruptions: Third parties may experience outages or failures, impacting project timelines.
- Compliance Risks: External partners may be subject to their own regulatory or legal challenges, which could indirectly affect you.



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5. No Guarantee of Results

Grafton Oakwood Holdings does not guarantee specific outcomes, whether financial, operational, or marketing-related. While we employ best practices and data-driven methodologies, results depend on numerous variables, many of which are outside of our control.

6. Past Performance Disclaimer

Any examples, case studies, or historical performance data shared by Grafton Oakwood are for illustrative purposes only.

• No Assurance of Future Performance: Past successes do not guarantee similar outcomes in future projects or investments.

7. Regulatory and Legal Risks

Grafton Oakwood Holdings operates within a complex and evolving legal and regulatory framework. Potential risks include:

- Cross-Border Challenges: For clients engaging in international projects, compliance with multiple jurisdictions can increase risk.
- Tax Implications: Marketing strategies or investment services may have tax consequences. Clients are responsible for seeking independent tax advice.



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8. Risks in Data and Confidentiality

While Grafton Oakwood prioritizes data security and confidentiality, risks include:

- Cybersecurity Threats: Unauthorized access to digital systems may lead to data breaches.
- Human Error: Accidental disclosure or mishandling of sensitive information is a potential risk.

Clients are encouraged to implement their own robust data protection protocols to minimize these risks.

9. User Responsibility

Clients must exercise due diligence and take personal responsibility for their decisions when engaging with our services. This includes, but is not limited to:

- Reviewing all provided documentation and agreements.
- Seeking independent financial, legal, or professional advice where necessary.
- Understanding the specific risks associated with their chosen service or investment.



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10. Acceptance of Risks

By engaging with Grafton Oakwood Holdings, you acknowledge:

- That you have read, understood, and accept the risks outlined in this Disclaimer.
- That you have the financial and operational capacity to bear such risks

That Grafton Oakwood is not liable for losses or damages arising from your use of our services.

14. Contact Us

If you have any questions or concerns about the Risk Disclaimer, please contact us:

- Address: Mielżyńskiego 14, Poznań, 61-725, Poland
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By engaging with Grafton Oakwood Holdings, you confirm that you have read, understood, and accepted the risks detailed in this Disclaimer.

Regards,

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Jean-Phillippe Wijnholds CEO