COPYRIGHT & TERMS OF USE

06 Sep 2017

© Copyright Office of the United Nations Secretary-General's Special Advocate for Inclusive Finance for Development

The information in the various pages of the UNSGSA website is issued for general distribution by the Office of the United Nations Secretary-General's Special Advocate for Inclusive Finance for Development. The information presented is protected under the Berne Convention for the Protection of Literature and Artistic Works, under other international conventions and under national laws on copyright and neighboring rights. Extracts of the information in the website may be reviewed, reproduced or translated for research or private study but not for sale or for use in conjunction with commercial purposes. Any use of information in the website should be accompanied by an acknowledgment of the Office of the UNSGSA as the source, citing the uniform resource locator (URL) of the article. Reproduction or translation of substantial portions of the website, or any use other than for educational or other non-commercial purposes, require explicit, prior authorization in writing.

The designations employed and the presentation of the information in this website do not imply the expression of any opinion whatsoever on the part of the Office of the UNSGSA concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

The mention of specific companies or of certain manufacturers’ products does not imply that they are endorsed or recommended by the Office of the UNSGSA in preference to others of a similar nature that are not mentioned.

The Office of the UNSGSA does not warrant that the information contained in the website is complete and correct and shall not be liable whatsoever for any damages incurred as a result of its use.

The use of this website constitutes agreement with the following Terms and Conditions:

(a) The Office of the UNSGSA maintains this website (the “Site”) as a courtesy to those who may choose to access the Site (“Users”). The information presented herein is for informative purposes only. The Office of the UNSGSA grants permission to Users to visit the Site and to download and copy the information, documents and materials (collectively, “Materials”) from the Site for the User's personal, non-commercial use, without any right to resell or redistribute them or to compile or create derivative works therefrom, subject to the terms and conditions outlined below, and also subject to more specific restrictions that may apply to specific Material within this Site.

(b) The Office of the UNSGSA administers this Site. All Material on this Site from the Office of the UNSGSA appears subject to the present Terms and Conditions.

(c) Unless expressly stated otherwise, the findings, interpretations and conclusions expressed in the Materials on this Site are those of the various United Nations staff members, consultants and advisers to the Office of the UNSGSA who prepared the work and do not necessarily represent the views of the United Nations or its Member States.

Disclaimers

Materials provided on this Site are provided "as is", without warranty of any kind, either express or implied, including, without limitation, warranties of merchantability, fitness for a particular purpose and non-infringement. The Office of the UNSGSA specifically does not make any warranties or representations as to the accuracy or completeness of any such Materials. The Office of the UNSGSA periodically adds, changes, improves or updates the Materials on this Site without notice. Under no circumstances shall the Office of the UNSGSA be liable for any loss, damage, liability or expense incurred or suffered that is claimed to have resulted from the use of this Site, including, without limitation, any fault, error, omission, interruption or delay with respect thereto. The use of
this Site is at the User's sole risk. Under no circumstances, including but not limited to negligence, shall the Office
of the UNSGSA or its affiliates be liable for any direct, indirect, incidental, special or consequential damages,
even if the Office of the UNSGSA has been advised of the possibility of such damages.

The User specifically acknowledges and agrees that the Office of the UNSGSA is not liable for any conduct of
any User.

This Site may contain advice, opinions and statements of various information providers. The Office of the
UNSGSA does not represent or endorse the accuracy or reliability of any advice, opinion, statement or other
information provided by any information provider, any User of this Site or any other person or entity. Reliance
upon any such advice, opinion, statement, or other information shall also be at the User's own risk. Neither the
Office of the UNSGSA nor its affiliates, nor any of their respective agents, employees, information providers or
content providers, shall be liable to any User or anyone else for any inaccuracy, error, omission, interruption,
deletion, defect, alteration of or use of any content herein, or for its timeliness or completeness, nor shall they be
liable for any failure of performance, computer virus or communication line failure, regardless of cause, or for any
damages resulting therefrom.

As a condition of use of this Site, the User agrees to indemnify the Office of the UNSGSA and its affiliates from
and against any and all actions, claims, losses, damages, liabilities and expenses (including reasonable
attorneys' fees) arising out of the User's use of this Site, including, without limitation, any claims alleging facts
that if true would constitute a breach by the User of these Terms and Conditions. If the User is dissatisfied with
any Material on this Site or with any of its Terms and Conditions of Use, the User's sole and exclusive remedy is
to discontinue using the Site.

This Site may contain links and references to third-party web sites. The linked sites are not under the control of
the United Nations or the Office of the UNSGSA, and neither are responsible for the content of any linked site or
any link contained in a linked site. The Office of the UNSGSA provides these links only as a convenience, and
the inclusion of a link or reference does not imply the endorsement of the linked site by the Office of the
UNSGSA.

If this Site contains bulletin boards, chat rooms, access to mailing lists or other message or communication
facilities (collectively, "Forums"), the User agrees to use the Forums only to send and receive messages and
materials that are proper and related to the particular Forum. By way of example and not as a limitation, the User
agrees that when using a Forum, he or she shall not do any of the following:

(a) Defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and
publicity) of others;

(b) Publish, post, distribute or disseminate any defamatory, infringing, obscene, indecent or unlawful material or
information;

(c) Upload or attach files that contain software or other material protected by intellectual property laws (or by
rights of privacy and publicity) unless the User owns or controls the rights thereto or has received all consents
therefor as may be required by law;

(d) Upload or attach files that contain viruses, corrupted files or any other similar software or programs that may
damage the operation of another's computer;

(e) Delete any author attributions, legal notices or proprietary designations or labels in any file that is uploaded;

(f) Falsify the origin or source of software or other material contained in a file that is uploaded;

(g) Advertise or offer to sell any goods or services, or conduct or forward surveys, contests or chain letters, or
download any file posted by another user of a Forum that the User knows, or reasonably should know, cannot be
legally distributed in such manner.
The User acknowledges that all Forums and discussion groups are public and not private communications. Further, the User acknowledges that chats, postings, conferences, e-mails and other communications by other Users are not endorsed by the Office of the UNSGSA, and that such communications shall not be considered to have been reviewed, screened or approved by the Office of the UNSGSA. The Office of the UNSGSA reserves the right to remove, for any reason and without notice, any content of the Forums received from Users, including, without limitation, e-mail and bulletin board postings.

The boundaries and names shown and the designations used on the maps on this site do not imply official endorsement or acceptance by the Office of the UNSGSA.

Preservation of immunities

Nothing herein shall constitute or be considered to be a limitation upon or a waiver of the privileges and immunities of the Office of the UNSGSA, which are specifically reserved.

General

The Office of the UNSGSA reserves its exclusive right in its sole discretion to alter, limit or discontinue the Site or any Materials in any respect. The Office of the UNSGSA shall have no obligation to take the needs of any User into consideration in connection therewith.

The Office of the UNSGSA reserves the right to deny in its sole discretion any user access to this Site or any portion thereof without notice.

No waiver by the Office of the UNSGSA of any provision of these Terms and Conditions shall be binding except as set forth in writing and signed by its duly authorized representative.