

Terms & Conditions and Privacy Policy

Website: <https://grand-global-group.com/>

Entity: Grand Global Group Sarl ("Grand Global Group")

Effective Date: August 10, 2026

1. Terms & Conditions (Legal Disclaimer)

1.1 Informational Purpose & No Offer

This website (<https://grand-global-group.com/>) and all associated documents were produced by Grand Global Group for informational purposes only. Content on this website should not be construed as a formal offer, but merely as an invitation for the recipient to tender on an exclusive basis. It does not constitute an offer or a solicitation to conclude a financial transaction. In principle, investment products cited on this platform may only be purchased by current or prospective clients of Grand Global Group.

1.2 Indicative Nature & Market Dynamics

- **Indicative Terms:** The conditions, rates, and structures contained on this website are indicative in nature and remain subject to change at any time without prior notice.
- **Performance Disclaimer:** Past investment performance is not a guarantee or indication of future earnings or results.
- **Market Pricing:** Information pertaining to asset prices, valuations, or portfolio weightings is based on historical market data and is subject to immediate change.
- **Proposal Adjustments:** Definitive investment proposals may differ from the sample compositions presented on <https://grand-global-group.com/>. Listed financial instruments, securities, and structured transactions may be replaced or modified at any time.

1.3 No Issue Prospectus or Independent Analysis

This website and its associated materials do not constitute an issue prospectus or financial analysis. Consequently, website materials are not subject to regulator-issued guidelines concerning the independence of financial analysis.

1.4 Liability & Contractual Binding

- **No Warranty:** Grand Global Group provides no guarantee regarding the completeness, accuracy, or reliability of website content and accepts no liability for direct or indirect losses arising from its reliance or use.
- **Legal Binding:** Only the express provisions, conditions, and risk disclosures set forth in actual, executed client contracts with Grand Global Group are legally binding.

1.5 Risk Disclosures

- **Complex Instruments:** Investment products described on this platform (including alternative investments, structured solutions, and derivatives) carry inherent complexity and a high level of capital risk. Products are intended strictly for investors who possess the financial knowledge to understand and accept such risks.
- **Currency Fluctuations:** Assets and investments denominated in foreign currencies are exposed to foreign exchange rate volatility.
- **Emerging Market Risks:** Investments in emerging markets carry specialized risks, including political instability, unpredictable financial market trends, evolving economic growth patterns, developing financial regulatory frameworks, and economic fragility.
- **Independent Due Diligence:** Prior to selecting any product or service, prospective investors must independently evaluate suitability against their specific circumstances and consult professional legal, tax, financial, and accounting advisors to review maximum exposure, credit risks, and regulatory consequences.

1.6 Regional Restrictions & Regulatory Compliance

- **Prohibited Jurisdictions:** Neither this website nor any materials herein may be sent to, distributed in, or accessed within the United States, nor distributed to US Persons.
- **Applicable Local Laws:** Access to information on <https://grand-global-group.com/> is subject to compliance with the applicable financial regulations and laws of the visitor's local jurisdiction.

1.7 Intellectual Property

All content, branding, media, and structural disclosures published on <https://grand-global-group.com/> are the property of Grand Global Group. No portion of this site may be reproduced, reprinted, or redistributed in part or in full without express prior written consent from Grand Global Group.

2. Global Privacy & Data Protection Policy

2.1 Scope of Policy

This Privacy Policy outlines how Grand Global Group collects, uses, stores, and protects personal data submitted through <https://grand-global-group.com/>.

2.2 Data Collection & Usage

- **Contact Submissions:** Personal information collected via contact forms, registration forms, or portal inquiries (such as name, phone number, and email address) is used strictly to establish communication and discuss available service opportunities.
- **Zero Monetization:** Collected information will not be sold, rented, leased, reprinted, or reproduced to third parties under any circumstances.
- **No Inquiries Fee:** No payment or financial obligation is required to submit contact details or request preliminary service information via <https://grand-global-group.com/>.

2.3 Governing Data Protection Frameworks

Grand Global Group operates internationally across multiple jurisdictions, including Europe (Luxembourg and the European Union), Africa (Mauritius and regional hubs), and other global financial centers. As a result, data privacy is governed in accordance with applicable local and international data protection regulations, including:

- The **EU General Data Protection Regulation (GDPR)** (Regulation (EU) 2016/679) for data subjects within the European Economic Area (EEA).
- The **Mauritius Data Protection Act (DPA 2017)** and financial sector secrecy laws where local regulatory frameworks apply.
- International cross-border data protection standards and statutory confidentiality duties applicable across our operating regional branches.

3. General Operational & Service Terms

- **Client Onboarding & KYC:** To receive financial advisory, corporate structure, or funding assistance, clients must complete application forms accurately. Formal agreement signing, identity verification, and Know-Your-Customer (KYC) compliance are mandatory before entering into active service agreements.
- **Asset Administration & Mandates:** Grand Global Group does not accept mandates without formal dialogue establishing client risk profiles, cash flow objectives, and clear strategic alignment. Orders and asset transactions are executed through client-approved banking partners or designated asset managers.
- **Third-Party & Mezzanine Financing Terms:** Where real estate or mezzanine project financing options are engaged, capital flows directly to designated escrow/project accounts under certified legal oversight, with contracts executed directly between project owners and clients.