

ISLEFACT LIMITED

Terms and Conditions

Welcome to our website. By purchasing our PDF Reviews or signing up for our subscription, you agree to the Terms and Conditions below. These are governed by the Laws of Guernsey.

1. Our Services

- We sell individual monthly 'State of the Islands' Reviews in PDF format.
- We offer quarterly subscriptions for continuous access to these Reviews.
- All content is primarily for informational and awareness purposes.
- Content does not constitute professional economic, financial, or legal advice.

2. Payment and Delivery Process

- We issue direct payment requests to customers via Adfin.
- Customers must clear the Adfin invoice before we deliver any digital files.
- We email the PDF Review(s) immediately after confirming your successful payment.

3. Subscriptions and Cancellation

- We charge the first quarterly fee automatically via Adfin.
- Subscriptions automatically renew every three months until cancelled.
- To cancel a subscription, you must email us at angus@islefact.com
- Cancellations stop future billing but do not trigger partial refunds for the current period.

4. Island-Specific Corporate Subscriptions

- You may share the PDFs internally with colleagues within your organisation.
- This internal sharing is strictly valid only on the specific jurisdiction where your purchasing office or residence is based.
- You must not forward these files to colleagues, branches, or clients based on other islands or jurisdictions.
- You must not resell, publicly redistribute, or post the Review content on open internet sites.

It should be noted that this condition does not apply to individual subscriptions.

5. Refund Policy

- Digital PDF deliveries are permanent and cannot be returned.
- All individual sales and processed subscription renewals are final.
- We do not offer refunds once we email the PDF file.

6. Limitation of Liability

- We source data as far as possible from primary sources and every effort is made to ensure that all information is accurate at the time of drafting each Review.
- We are not liable for business or financial decisions made using our data and information.
- You use our Reviews entirely at your own risk.

7. Governing Law

- These terms are governed by and construed in accordance with the Laws of Guernsey.
- Any disputes will be subject to the exclusive jurisdiction of the courts of Guernsey.

Privacy Notice

We are committed to protecting your personal data in compliance with the Data Protection (Bailiwick of Guernsey) Law, 2017.

- **Data We Collect:** We collect your name and email address to process orders, deliver your PDFs, and manage your subscription.
- **Payment Data:** Your payment details are processed directly and securely by our payment provider, Adfin. We do not store your credit card or banking information on our servers.
- **How We Use Your Data:** We only use your data to fulfil your purchases, send payment requests, and handle email cancellations.
- **Data Sharing:** We never sell your details or share them with third parties, except as required by Adfin to process your transactions.
- **Your Rights:** You have the right to access, correct, or request the deletion of your personal data at any time by contacting angus@islefact.com.

July 2026