

ISLEFACT LIMITED

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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.
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- To cancel a subscription, you must email us at angus@islefact.com
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- You may share the PDFs internally with colleagues within your organisation.
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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.

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- 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.

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

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June 2026