

Carter Family Office

Amalgamated Legal Notice & Privacy Policy

Guidance, terms of business and engagement.

Effective Date: 3rd April 2025

Last Updated: 5th April 2025

V1.1

1. Introduction

Carter Family Office (“we”, “our”, “us”) is committed to protecting your personal data and maintaining transparency about how we operate. This Legal Notice & Privacy Policy outlines our data handling practices in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018, and sets out the scope and limitations of our activities.

By using this website, communicating with us, or providing information in any format, you confirm that you are acting in a professional or commercial capacity as a **sophisticated investor or high-net-worth individual or entity**. You also consent to the processing of your data in accordance with this policy.

2. Company Information

Carter Family Office

Grosvenor House,
The Queens Crescent,
Gleneagles, Perthshire,
PH3 1QL

Email: info@thecarterfamilyoffice.com

Website: <https://www.thecarterfamilyoffice.com>

3. Regulatory Status

Carter Family Office is **not authorised or regulated by the Financial Conduct Authority (FCA)**. We do not engage in any activity that would require FCA authorisation under the Financial Services and Markets Act 2000 (FSMA).

Our role is strictly limited to that of an **introducer**, facilitating connections between professional or high-net-worth clients and vetted third-party providers. We do not offer financial advice, arrange deals in investments, or handle client funds. Where services require regulatory permissions, they are provided solely by appropriately authorised third parties.

4. No Offer or Solicitation

All information shared by Carter Family Office—whether via this website, email, telephone, or document—is provided strictly for **informational and introductory purposes only**. Nothing we provide constitutes:

- An offer to sell or solicitation to invest
- A financial promotion under FSMA
- Investment, legal, or tax advice

Any actions taken following an introduction are at your sole discretion and risk. We strongly encourage you to seek independent professional advice before proceeding with any engagement or transaction.

5. Disclaimers on Overviews and Summaries

We may occasionally share overview documents or materials that contain indicative figures or general descriptions of opportunities sourced from third-party providers. These materials are:

- Intended solely for professional, sophisticated, or high-net-worth individuals or organisations
- Provided “as is” for reference only and may not reflect real-time data or outcomes
- Subject to change or withdrawal without notice
- Supplied without warranty as to accuracy, completeness, or suitability

Disclaimer: Carter Family Office does not provide any warranty or guarantee in relation to the performance, accuracy, or legal status of any materials or opportunities referenced. All recipients are expected to conduct their own due diligence and seek legal, financial, or tax advice as appropriate.

6. Non-Broker-Dealer & Passive Introducer Role

We are not a broker, market maker, custodian, adviser, or financial intermediary. Carter Family Office does not structure, execute, or manage transactions. We do not handle client documentation, receive funds, or participate in negotiations.

We may receive success-based fees or referral remuneration strictly for introductions where permitted. We are not liable for the performance or conduct of any third-party firms introduced.

7. Who We Work With

Our services are provided exclusively to:

- Professional clients
- High-net-worth individuals
- Sophisticated investors
- Legal entities acting in a business capacity

By engaging with Carter Family Office, you confirm that you fall within one of these categories.

8. Data Collection

We may collect and store:

- Contact details you provide (e.g. name, email, company)
 - Information from forms, emails, or communications
 - IP address and technical browser data
 - Business preferences or interests voluntarily submitted
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9. Use of Your Data

We process your data to:

- Respond to enquiries
- Maintain client relationships
- Make appropriate introductions
- Comply with legal obligations
- Improve our communications and services

We do **not** sell or distribute your data to unrelated third parties for marketing.

10. Legal Basis for Processing

Data is processed lawfully under:

- **Consent** – where you initiate contact or opt in
 - **Contract** – where we respond to a direct enquiry
 - **Legitimate interest** – to operate our business and facilitate introductions
 - **Legal obligation** – to comply with applicable laws
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11. Data Retention

We retain personal data only as long as necessary for the purpose it was collected, or to satisfy legal, regulatory, or operational obligations. You may request data deletion or amendment at any time by contacting info@thecarterfamilyoffice.com.

12. Sharing and Transfers

Data may be shared with:

- Trusted third-party providers (e.g. CRM, IT, secure email)
- Introduced counterparties when appropriate and agreed
- Regulatory or legal authorities if required by law

Where data is transferred outside the UK or EEA, appropriate safeguards such as standard contractual clauses are in place.

13. Your Rights

Under UK GDPR, you have the right to:

- Access and receive a copy of your personal data
- Correct or update your personal data
- Request data deletion or restrict processing
- Object to certain processing activities
- Withdraw consent at any time
- Lodge a complaint with the ICO

14. Cookies

Our website may use cookies for functionality and analytics. You will be notified on your first visit and can manage cookie preferences in your browser settings.

15. Security

We implement appropriate technical and organisational security measures to protect your personal data, including encrypted storage, access controls, and secure communications.

16. Third-Party Links

This website may contain links to third-party sites or services. We are not responsible for their content, practices, or data protection standards. You are advised to review third-party privacy policies separately.

17. Limitation of Liability

To the fullest extent permitted by law, neither Carter Family Office, Carter & Co., nor any of their directors, founders, shareholders, employees, contractors, advisers, agents, introducers, related entities, or associated persons or firms shall be liable for any direct, indirect, incidental, special, or consequential loss or damage (including, but not limited to, loss of profits, opportunity, business interruption, or goodwill) arising out of or in connection with:

- Any use of or reliance on this website, our materials, or communications
- The contents of any document, overview, or summary provided
- Any introduction to a third party, whether or not a transaction follows
- Any estimates, forward-looking statements, or projections referenced
- Third-party performance, conduct, due diligence, or misrepresentation
- Delays, errors, or omissions in communication or delivery

All communications and introductions are provided “as is” without warranty or representation of accuracy, completeness, or outcome. You assume full responsibility for any action you take, and agree to seek independent legal, financial, or tax advice before relying on any information or connection facilitated by us.

18. Forward-Looking Statements

Any forward-looking statements or performance estimates shared in summaries or overviews are purely illustrative and based on third-party information. Such statements involve known and unknown risks, uncertainties, and assumptions and are not guarantees of future performance.

19. No Reliance

You acknowledge that you have not relied on any statement, representation, warranty, or assurance made or given by Carter Family Office or Carter & Co. other than as expressly set out in this policy or related communication.

20. Intellectual Property

All content, branding, materials, and documentation made available through this website or by Carter Family Office are protected by copyright and intellectual property rights. You may not reproduce, copy, distribute, or reuse any part of this site or any materials provided without prior written permission.

21. Website Terms of Use

By accessing or using this website, you agree not to:

- Use the website for any unlawful purpose
- Attempt to gain unauthorised access to any part of the site or its systems
- Use any content in a manner that infringes on copyright, trade secrets, or other rights
- Introduce viruses, malware, or other harmful code

We reserve the right to restrict or terminate your access to the website at our sole discretion.

22. Governing Law

This Legal Notice & Privacy Policy and any disputes or claims arising out of or in connection with it shall be governed by and construed in accordance with the laws of England and Wales. The courts of England and Wales shall have exclusive jurisdiction.

Contact

For legal, privacy, or general enquiries, contact:

 **info@thecarterfamilyoffice.com**