

# Terms of Use & Legal Disclaimer

*(for S&P Vertex Trade LTD – International Trade & Procurement)*

**Last updated: 03.09.2025**

These Terms of Use (“Terms”) govern your access to and use of the website [www.spvertextrade.com](http://www.spvertextrade.com) operated by **S&P Vertex Trade LTD** (“Company”, “we”, “us”, “our”). By accessing or using this website, you agree to comply with these Terms. If you do not agree, please discontinue use of the website.

---

## 1. Company Information

- Legal name: **S&P Vertex Trade LTD**
  - Registered office: **Eugene Pottier 3, 1113, Sofia, Bulgaria**
  - Email: **[info@spvertextrade.com](mailto:info@spvertextrade.com)**
  - Registered under Bulgarian law; operating in compliance with European Union legislation.
- 

## 2. Purpose of the Website

The content provided on this website is for **general informational and business purposes only**. It does not constitute a binding commercial offer, legal advice, or guarantee of contract award.

Any transaction, contract, or commercial relationship with S&P Vertex Trade LTD shall be governed by a separately executed written agreement.

---

## 3. No Direct Buyer Circumvention (NCNDA Policy)

As part of our company policy and international trade practice, all parties engaging with us may be required to sign a **Non-Circumvention, Non-Disclosure Agreement (NCNDA)**. This ensures that our role as intermediary, consultant, or facilitator is respected and that no party bypasses S&P Vertex Trade LTD in dealings with clients, suppliers, or buyers introduced by us.

No business relationship shall be considered established unless such agreements are signed and countersigned.

---

## 4. Compliance & Regulatory Framework

We operate under strict compliance with:

- **EU Directive 2014/24/EU** on public procurement
- **EU Anti-Money Laundering Directives (AMLD5/AMLD6)**
- **General Data Protection Regulation (GDPR) (EU) 2016/679**
- **EU sanctions regulations and export controls**
- Applicable Bulgarian commercial and tax legislation

All counterparties must undergo due diligence, including **KYC, UBO, sanctions and AML screening** before engagement.

---

## 5. Intellectual Property

All content, logos, text, graphics, and documents on this website are the intellectual property of S&P Vertex Trade LTD unless otherwise stated.

You may not copy, reproduce, or distribute any content without prior written permission.

---

## 6. Limitation of Liability

While we strive for accuracy, all information on this website is provided “**as is**” without warranty of completeness, accuracy, or reliability.

S&P Vertex Trade LTD shall not be liable for:

- Any loss or damage arising from the use of this website
- Reliance on information presented on the website without independent verification
- Technical issues, downtime, or third-party links

Nothing in these Terms excludes liability that cannot be excluded under applicable law (e.g., fraud, gross negligence).

---

## 7. Links to Third-Party Websites

Our website may contain links to external websites. These are provided for convenience only, and S&P Vertex Trade LTD assumes no responsibility for their content or privacy practices.

---

## 8. User Obligations

When using this website, you agree not to:

- Engage in unlawful, fraudulent, or harmful activities
  - Attempt unauthorized access to our systems
  - Misuse the website in any way that may impair its function
- 

## 9. Governing Law & Jurisdiction

These Terms are governed by and construed in accordance with:

- **European Union law** (for regulatory compliance), and
- **Bulgarian law** (for corporate and contractual matters).

Any dispute shall be subject to the **exclusive jurisdiction of the courts of Sofia, Bulgaria**.

---

## 10. Amendments

We reserve the right to amend these Terms at any time. Updates will be posted on this page with a revised “last updated” date.

---

## 11. Contact Information

For questions regarding these Terms, please contact:

**S&P Vertex Trade LTD**  
Eugene Pottier 3, 1113, Sofia, Bulgaria  
Email: [info@spvertextrade.com](mailto:info@spvertextrade.com)