Terms and Conditions

Effective Date: July 1, 2020

This website is owned and operated by NordicBiz OÜ (hereafter 'NordicBiz'). These terms set forth the terms and conditions under which you may use the website (hereafter 'Site'), the products and services as offered by NordicBiz. This website offers subscriptions to newsletters, market reports, white papers, blogposts, lectures, workshops, consulting services and webinars. By accessing or using the website of NordicBiz, you approve that you have read, understood, and agree to be bound by these Terms.

Our publications are only for the use of those subscribing to our products. Content from any of our products - or access codes to our online archives - may not in any form be forwarded to third parties, unless specifically granted by NordicBiz. In the event of misuse the subscription will be terminated without refund of payment.

In order to use NordicBiz' website and/or receive NordicBiz' products or services, you must be at least 18 years of age, or of the legal age of majority in your jurisdiction, and possess the legal authority, right and freedom to enter into these Terms as a binding agreement. You are not allowed to use this website and/or receive products or services if doing so is prohibited in your country or under any law or regulation applicable to you.

When buying an item, you agree that: (i) you are responsible for reading the full item listing before making a commitment to buy it: (ii) you enter into a legally binding contract to purchase an item when you commit to buy an item and you complete the check-out payment process.

The prices we charge for using our services / for our products are listed on the website. We reserve the right to change our prices for products displayed at any time, and to correct pricing errors that may inadvertently occur. Additional information about pricing and sales tax is available on the payments page. The fee for the services and any other charges you may incur in connection with your use of the service, such as taxes and possible transaction fees, will be charged to your payment method.

NordicBiz may, without prior notice, change the services; stop providing the services or any features of the services we offer; or create limits for the services. NordicBiz may permanently or temporarily terminate or suspend access to the services without notice and liability for any reason, or for no reason.

The Service and all materials therein or transferred thereby, including, without limitation, software, images, text, graphics, logos, patents, trademarks, service marks, copyrights, photographs, audio, videos, music and all Intellectual Property Rights related thereto, are the exclusive property of NordicBiz. Except as explicitly provided herein, nothing in these Terms shall be deemed to create a license in or under any such Intellectual Property Rights, and you agree not to sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit or create derivative works thereof.

You recognise and agree that by uploading any content (including, but not limited to designs, images, animations, videos, audio files, fonts, logos, illustrations, compositions, artworks, interfaces, text and literary works) through any means to the website, you confirm that you own all the relevant rights or received the appropriate license to upload/transfer/send the content. You agree and consent that the uploaded/transferred content may be publicly displayed at the website.

Access to certain areas of this website is restricted and access granted to subscribers to NordicBiz' publications. If NordicBiz provides your organisation with a user ID and password to enable access to the restricted subscriber area of this website, you must ensure that the user ID and password are kept confidential. NordicBiz may disable access at our sole discretion without notice.

NordicBiz may permanently or temporarily terminate or suspend your access to the service without notice and liability for any reason, including if in our sole determination you violate any provision of these Terms or any applicable law or regulations. You may discontinue use and request to cancel your account and/or any services at any time. Notwithstanding anything to the contrary in the foregoing, with respect to automatically-renewed subscriptions to paid services, such subscriptions will be discontinued only upon the expiration of the respective period for which you have already made payment.

Our products and services, including by way of example our reports, are prepared in good faith on the basis of information available at the date of publication. All information is verified to the best of our ability. However, no warranty, implied or expressed, is given as to the quality, completeness or accuracy of the information provided through our products and services. Any action undertaken on information in the products or services is entirely at the subscriber's risk and NordicBiz expressly excludes liability for any damages, direct or indirect incurred as the result of use of our products and services.

You agree to indemnify and hold NordicBiz harmless from any demands, loss, liability, claims or expenses (including attorneys' fees), made against them by any third party due to, or arising out of, or in connection with your use of the website or any of the services offered on the website.

To the maximum extent permitted by applicable law, in no event shall NordicBiz, be liable for any indirect, punitive, incidental, special, consequential or exemplary damages, including without limitation, damages for loss of profits, goodwill, use, data or other intangible losses, arising out of or relating to the use of, or inability to use, the service.

To the maximum extent permitted by applicable law, NordicBiz assumes no liability or responsibility for any (i) errors, mistakes, or inaccuracies of content; (ii) personal injury or property damage, of any nature whatsoever, resulting from your access to or use of NordicBiz' service; and (iii) any unauthorised access to or use of the servers used by NordicBiz and/or any and all personal information stored therein.

NordicBiz reserves the right to modify these terms from time to time at our sole discretion. Therefore, you should review these pages periodically. When NordicBiz changes the Terms in a material manner, NordicBiz will notify you that material changes have been made to the Terms. Your continued use of the Website or NordicBiz' services after any such change constitutes your acceptance of the new Terms. If you do not agree to any of these terms or any future version of the Terms, do not use or access (or continue to access) the website or the service.

NordicBiz provides links to a number of websites as a service to our subscribers. We cannot guarantee the accuracy of any information found on these websites and will not be held responsible for it.

You agree to receive from time to time promotional messages and materials from NordicBiz, by mail, email or any other contact form you may provide NordicBiz with (including your phone number for calls or text messages). If you don't want to receive such promotional materials or notices – please notify NordicBiz at any time.

These Terms, the rights and remedies provided hereunder, and any and all claims and disputes related hereto and/or to the services, shall be governed by, construed under and enforced in all respects solely and exclusively in accordance with the internal substantive laws of Sweden, without respect to its conflict of laws principles. Any and all such claims and disputes shall be brought in, and you hereby consent to them being decided exclusively by a court of competent jurisdiction located in Stockholm. The application of the United Nations Convention of Contracts for the International Sale of Goods is hereby expressly excluded.