

# 1. TERMS & CONDITIONS

## Pine Ridge Residences – Website Terms of Use & Legal Disclaimer

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### 1. Acceptance of Terms

By accessing or using the Pine Ridge website (“Website”), you agree to be legally bound by these Terms & Conditions (“Terms”). If you do not agree, you must immediately cease use of the Website.

By continuing to use the Website, you **irrevocably waive any right to bring claims, actions, or proceedings** against Pine Ridge, its owners, affiliates, developers, partners, employees, or representatives.

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### 2. No Liability & Waiver of Claims

The Website and all content are provided strictly on an **“as-is” and “as-available” basis**.

By accessing this Website, you expressly acknowledge and agree that:

- You **waive any and all liability** against Pine Ridge for:
  - Errors, omissions, or inaccuracies
  - Misrepresentations (intentional or unintentional)
  - Delays in updating information
  - Reliance on any content, listings, visuals, or descriptions
- Pine Ridge **shall not be liable under any circumstances**, including:
  - Direct, indirect, incidental, punitive, or consequential damages
  - Financial loss, loss of opportunity, or reputational damage
  - Any reliance placed on Website information

This waiver applies **to the fullest extent permissible under applicable law**.

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### 3. Pricing Disclaimer

- All prices displayed on the Website are **indicative only**.

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- Prices are **subject to change at any time without notice**.
  - Final pricing remains solely at the **discretion of the legal property owner**.
  - The Website **does not constitute an offer, contract, or commitment**.
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### 4. Property Availability Disclaimer

- Property listings are subject to change without notice.
  - Due to system or manual delays:
    - Properties shown as “available” **may already be sold, reserved, or withdrawn**
  - Pine Ridge assumes **no responsibility for discrepancies** in availability status.
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### 5. Nature of Pine Ridge Project

- Pine Ridge is a **private residential development project**
- It is **not affiliated with, endorsed by, or represented by any third party**

#### Important:

- Pine Ridge has **NOT appointed any agents, brokers, or intermediaries** unless explicitly confirmed by Pine Ridge
  - Any dealings with third parties claiming representation are **unauthorized and at your own risk**
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### 6. Transaction Policy

- All bookings, transactions, and agreements must be conducted:
  - **Directly at the Pine Ridge office**
  - Through **official documentation in accordance with applicable laws of Galiyat and/or Pakistan**
- Payments must:
  - Be made **only in the name of the legal property owner**

- Be supported by **valid legal documentation**
  - Pine Ridge bears **no liability for payments made outside official channels**
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## 7. Ownership & Legal Structure

- Properties listed may:
    - Belong to **Pine Ridge**, or
    - Be owned by **individual third-party property owners**
  - All agreements:
    - Will be executed **between the actual buyer and the legal owner of the property**
    - Pine Ridge acts **only as a facilitator (if applicable)** and does not assume legal ownership unless explicitly stated
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## 8. Visual Representations Disclaimer

- All images, renders, layouts, and designs are:
  - **Illustrative and indicative only**
  - Subject to variation in:
    - Layout
    - Views
    - Finishes
    - Dimensions
- Actual delivered property may differ.

Pine Ridge **accepts no liability** for any variance between visuals and actual outcomes.

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## 9. No Reliance Clause

- The Website does **not constitute legal, financial, or investment advice**
- Users are responsible for conducting:

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- Independent due diligence
  - Legal verification
  - Financial assessment
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### 10. Indemnity (Critical Protection Clause)

You agree to **fully indemnify, defend, and hold harmless** Pine Ridge, its owners, affiliates, directors, employees, and representatives from:

- Any claims, demands, damages, liabilities, or losses arising from:
  - Your use of the Website
  - Your reliance on any information
  - Any transaction or attempted transaction
  - Any dispute between buyer and seller

This indemnity includes:

- Legal costs
  - Attorney fees
  - Settlement costs
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### 11. Limitation of Liability

To the maximum extent permitted by law:

- Pine Ridge's total liability (if any) shall be **limited to zero (0)**
  - Under no circumstances shall Pine Ridge be liable for:
    - Economic loss
    - Loss of profits
    - Loss of data
    - Emotional distress
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## 12. No Warranty

Pine Ridge makes **no warranties**, express or implied, including:

- Accuracy of content
  - Completeness
  - Fitness for purpose
  - Availability of properties
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## 13. Governing Law

These Terms shall be governed by:

- Laws of **Islamic Republic of Pakistan**
- Applicable regional laws of **Galiyat (KPK)**

All disputes shall fall under the **exclusive jurisdiction of competent courts in Pakistan.**

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## 14. Updates to Terms

Pine Ridge reserves the right to:

- Modify these Terms at any time
- Without prior notice

Continued use constitutes acceptance of revised Terms.

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## 15. Financial Projections, Calculator Estimates & Investment Disclaimer

### 15.1 — Illustrative Estimates Only

Any figures, projections, revenue estimates, rental yield calculations, capital appreciation forecasts, or return-on-investment data presented on this Website, in any calculator tool, or in any marketing material associated with Pine Ridge Residences (collectively, “Estimates”) are **strictly illustrative and indicative in nature**. They are based on publicly available market data and reasonable assumptions relating to the Galiyat region and are provided for general informational purposes only. Such Estimates do **not** constitute a

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guarantee, representation, warranty, or commitment of any kind by Pine Ridge, its management, directors, partners, investors, affiliates, employees, or any associated party.

### 15.2 — No Guarantee of Revenue or Capital Gains

Pine Ridge **expressly makes no guarantee, promise, or commitment** in respect of:

- Rental income, occupancy rates, or short-term or long-term revenue of any amount;
- Capital appreciation or growth in property value;
- Return on investment of any specific percentage or amount;
- Market conditions, demand levels, or future pricing trends in the Galiyat real estate market.

All investment decisions carry inherent risk. Property markets are subject to fluctuation. Past performance or modelled projections are **not indicative of future results**.

### 15.3 — Buyer's Sole Responsibility for Verification

Any prospective buyer, investor, or user who relies in any way upon any Estimate does so **entirely at their own risk**. It is the **sole and absolute responsibility of the buyer** to independently verify, through qualified legal, financial, and real-estate professionals, the accuracy, feasibility, and suitability of any figures, projections, or estimates prior to making any purchase decision or financial commitment. Pine Ridge provides no verification, audit, or endorsement of such Estimates, and no reliance upon them shall create any obligation or liability on the part of Pine Ridge, its management, directors, partners, investors, or any associated party.

### 15.4 — Complete Exclusion of Liability

To the fullest extent permitted by applicable law, **Pine Ridge, its management, directors, partners, investors, employees, and all associated parties accept absolutely no liability** for any loss, damage, financial harm, or consequential loss of any nature, whether direct or indirect, arising from:

- Reliance on any calculator output, projection, estimate, or forecast displayed on this Website or in any associated materials;
- Any failure of projected revenues, rental yields, or capital gains to materialise;
- Any investment or purchasing decision made, directly or indirectly, on the basis of such Estimates;
- Any discrepancy between Estimates presented and actual outcomes achieved.

This exclusion of liability applies equally to Pine Ridge in its own capacity, to individual property owners, and to any party connected with or referred to by Pine Ridge. **No party bears any guarantee or liability** in connection with the authenticity, accuracy, or realisation of any Estimate.

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## **16. Agreement by Purchase or Inquiry — Absolute Acceptance of Terms**

By **completing a purchase, making a booking payment, submitting an inquiry, completing any contact or expression-of-interest form, or engaging with Pine Ridge in any transactional or pre-transactional capacity**, the customer, buyer, or prospective buyer (“User”) irrevocably and unconditionally confirms that they have read, understood, and are in **absolute and full agreement** with these Terms & Conditions in their entirety, including but not limited to the financial projections disclaimer set out in Clause 15 above. By so doing, the User fully and permanently **absolves and releases Pine Ridge, its management, directors, partners, investors, employees, affiliates, representatives, and all parties associated with Pine Ridge** from any and all liability, claim, action, or proceeding relating to: (i) the authenticity, accuracy, or completeness of any content, description, projection, or estimate appearing on the Website or in any associated materials; (ii) any investment, financial, or purchasing decision made in reliance thereon; and (iii) any outcome, return, or result that differs from any Estimate or representation made. This release of liability is absolute, unconditional, and applies to the fullest extent permissible under the laws of the Islamic Republic of Pakistan and applicable regional laws of Galiyat (KPK).

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## **17. Amendment of Terms & Conditions**

Pine Ridge reserves the **absolute and unconditional right to change, amend, update, or replace** any or all of these Terms & Conditions at any time and without any prior notice to any customer, buyer, property owner, or any other party. Such changes shall take effect immediately upon the updated Terms being published on the Website. It is the sole responsibility of the user to review the Terms periodically. The most recently published version of these Terms, as made available on the Pine Ridge Website, shall at all times constitute the **current, binding, and governing version** of these Terms. No prior version of the Terms shall be enforceable once a revised version has been published. Continued use of the Website or continued engagement with Pine Ridge following any amendment shall constitute the user’s irrevocable acceptance of the revised Terms in their entirety.

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## 18. FAQ Disclaimer

Any information, content, figures, specifications, amenities, services, features, timelines, or details referenced in the Frequently Asked Questions (“FAQs”) section of the Pine Ridge Website are **strictly indicative and general in nature**. Nothing contained in the FAQs constitutes a guarantee, representation, warranty, offer, or binding commitment of any kind by Pine Ridge or any associated party. The FAQs are provided for general informational guidance only and are subject to change at any time without notice.

Actual and confirmed details — including but not limited to specifications, unit layouts, available amenities, pricing, payment plans, booking conditions, and any other project-specific information — will be made available **exclusively through the Pine Ridge office at the time of booking or purchase**, and shall be governed solely by the official documentation executed between the parties at that time. Pine Ridge bears no liability for any decision made in reliance upon FAQ content, and all users are advised to seek confirmation of any material fact directly from the Pine Ridge office prior to entering into any commitment.