

Terms & Conditions

Last updated on July 20, 2026

1. Introduction

These Terms and Conditions apply to this website and to the transactions related to our products and services. You may be bound by additional contracts related to your relationship with us or any products or services that you receive from us. If any provisions of the additional contracts conflict with any provisions of these Terms, the provisions of these additional contracts will control and prevail.

2. Binding

By registering with, accessing, or otherwise using this website, you hereby agree to be bound by these Terms and Conditions set forth below. The mere use of this website implies the knowledge and acceptance of these Terms and Conditions. In some particular cases, we can also ask you to explicitly agree.

3. Electronic Communication

By using this website or communicating with us by electronic means, you agree and acknowledge that we may communicate with you electronically on our website or by sending an email to you, and you agree that all agreements, notices, disclosures, and other communications that we provide to you electronically satisfy any legal requirement, including but not limited to the requirement that such communications should be in writing.

4. Intellectual Property

We or our licensors own and control all of the copyright and other intellectual property rights in the website and the data, information, and other resources displayed by or accessible within the website. Unless specific content dictates otherwise, you are not granted a license or any other right under Copyright, Trademark, Patent, or other Intellectual Property Rights, except and only insofar as otherwise stipulated in regulations of mandatory law (such as the right to quote).

5. Newsletter

Notwithstanding the foregoing, you may forward our newsletter in electronic form to others who may be interested in visiting our website.

6. Third-Party Property

Our website may include hyperlinks or other references to other parties' websites. We do not monitor or review the content of other parties' websites which are linked to from this website. Products or services offered by other websites shall be subject to the applicable Terms and Conditions of those third parties. We will not be responsible for any privacy practices or content of these sites.

7. Responsible Use

By visiting our website, you agree to use it only for the purposes intended and as permitted by these Terms, any additional contracts with us, and applicable laws, regulations, and generally accepted online practices and industry guidelines. You must not use our website to publish or distribute malicious software, use data collected from our website for direct marketing, or conduct systematic or automated data collection on or in relation to our website. Engaging in any activity that causes, or may cause, damage to the website, or that interferes with its performance, availability, or accessibility, is strictly prohibited.

8. Idea Submission

Do not submit any ideas, inventions, works of authorship, or other information that can be considered your own intellectual property unless we have first signed an agreement regarding the intellectual property or a non-disclosure agreement. If you disclose it to us absent such written agreement, you grant to us a worldwide, irrevocable, non-exclusive, royalty-free license to use, reproduce, store, adapt, publish, translate and distribute your content in any existing or future media.

9. Termination of Use

We may, in our sole discretion, at any time modify or discontinue access to, temporarily or permanently, the website or any service thereon. You must not circumvent or bypass, or attempt to circumvent or bypass, any access restriction measures on our website.

10. Warranties and Liability

This website and all content on the website are provided on an “as is” and “as available” basis and may include inaccuracies or typographical errors. We expressly disclaim all warranties of any kind, whether express or implied, as to the availability, accuracy, or completeness of the Content. In no event will we be liable for any direct or indirect damages incurred by you or any third party, arising from your access to, or use of, our website. Our maximum liability to you for all damages arising out of or related to the website or any products and services marketed or sold through the website will be limited to the total price that you paid to us to purchase such products or services or use the website.

11. Privacy

For more information, please see our Privacy Statement and our Cookie Policy.

12. Accessibility

We are committed to making the content we provide accessible to individuals with disabilities. If you have a disability and are unable to access any portion of our website due to your disability, we ask you to give us notice including a detailed description of the issue you encountered. If the issue is readily identifiable and resolvable in accordance with industry-standard information technology tools and techniques, we will promptly resolve it.

13. Export Restrictions / Legal Compliance

Access to the website from territories or countries where the Content or purchase of the products or Services sold on the website is illegal is prohibited. You may not use this website in violation of export laws and regulations of the United States.

14. Assignment

You may not assign, transfer or sub-contract any of your rights and/or obligations under these Terms and Conditions, in whole or in part, to any third party without our prior written consent. Any purported assignment in violation of this Section will be null and void.

15. Breaches of These Terms and Conditions

Without prejudice to our other rights under these Terms and Conditions, if you breach these Terms and Conditions in any way, we may take such action as we deem appropriate to deal with the breach, including temporarily or permanently suspending your access to the website, and/or commencing legal action against you.

16. Digital Millennium Copyright Act (DMCA) Notification

We respect the rights of intellectual property holders. If you believe that any content on the Site violates these Terms or your intellectual property rights, you can report such violation to us in accordance with the Digital Millennium Copyright Act (17 U.S.C. § 512). In the case of an alleged infringement, please provide the following information:

- A description of the copyrighted work or other intellectual property that you claim has been infringed;
- A description of where the material that you claim is infringing is located on the Site (including the exact URL);
- An address, a telephone number, and an e-mail address where we can contact you;
- A statement that you have a good faith belief that the use is not authorized by the copyright or other intellectual property rights owner, by its agent, or by law;
- A statement by you under penalty of perjury that the information in your notice is accurate and that you are the copyright or intellectual property owner or are authorized to act on the owner's behalf; and
- Your electronic or physical signature, or that of the person authorized to act on behalf of the owner of the copyright or other right being infringed.

We may request additional information before we remove allegedly infringing material. We will terminate the access of any user who repeatedly submits content that violates our intellectual property policies.

17. Indemnification

You agree to indemnify, defend and hold us harmless, from and against any and all claims, liabilities, damages, losses and expenses, relating to your violation of these Terms and Conditions, and applicable laws, including intellectual property rights and privacy rights.

18. Waiver

Failure to enforce any of the provisions set out in these Terms and Conditions and any Agreement, or failure to exercise any option to terminate, shall not be construed as waiver of such provisions and shall not affect the validity of these Terms and Conditions or of any Agreement or any part thereof, or the right thereafter to enforce each and every provision.

19. Language

These Terms and Conditions will be interpreted and construed exclusively in English. All notices and correspondence will be written exclusively in that language.

20. Entire Agreement

These Terms and Conditions, together with our Privacy Statement and Cookie Policy, constitute the entire agreement between you and Apriem Advisors in relation to your use of this website.

21. Updating of These Terms and Conditions

We may update these Terms and Conditions from time to time. It is your obligation to periodically check these Terms and Conditions for changes or updates. The date provided at the beginning of these Terms and Conditions is the latest revision date. Your continued use of this website following the posting of changes or updates will be considered notice of your acceptance to abide by and be bound by these Terms and Conditions.

22. Choice of Law, Jurisdiction, and Dispute Resolution

These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of California, regardless of where you access the Site, and notwithstanding any conflicts of law principles.

In the event of any dispute, claim, question, or disagreement arising from or relating to these Terms and Conditions, the parties shall first use best efforts to settle the matter through good-faith negotiation. If the parties do not reach a resolution within thirty (30) days, the dispute shall be resolved by binding arbitration in the State of California in accordance with the Commercial Arbitration Rules of the American Arbitration Association ("AAA"). Notice of a demand for arbitration shall be filed in writing with the other party and with the AAA. One arbitrator shall arbitrate the dispute, selected by joint agreement of the parties or, absent agreement within twenty (20) days, pursuant to AAA's Commercial Arbitration Rules. The arbitrator's decision shall be final and binding, and judgment may be entered upon it in any court of competent jurisdiction.

Either party may bring a claim related to intellectual property rights, or seek temporary or preliminary injunctive relief, in any court of competent jurisdiction, without the posting of bond or other security.

23. Class Action Waiver

Any proceedings to resolve or litigate any dispute in any forum will be conducted solely on an individual basis. Neither you nor we will seek to have any dispute heard as a collective or class action, or in any other proceeding in which either party acts or proposes to act in a representative capacity. Each party waives any right to assert consolidated claims with respect to any disputes subject to arbitration under these Terms, or any disputes between the parties.

24. Limitation of Time to File Claims

Any action, claim, or dispute you have against us must be filed within one year, unless prohibited by applicable law. The one-year period begins when the claim or dispute first could be filed. If a claim or dispute is not filed within one year, it is permanently barred.

25. Contact Information

This website is owned and operated by Apriem Advisors. You may contact us regarding these Terms and Conditions by writing or emailing us at: bri@apriem.com — 19200 Von Karman Ave. Suite 1050, Irvine, CA 92612.

26. Download

You can also download our Terms and Conditions as a PDF.