



Dfrwine

www.dfrwine.co.uk





A business designed for the general public to the wine connoisseur.

Welcome

Our business offers wines sell at the right price, consultation, services and provide members of the public and business with informed and professional investment advice regarding the purchase of fine wine.

Fine Wine offers many advantages such as:

- Stable investment
- Medium and long term investment
- Tax free
- Portable and consumable
- Low risk investment
- Decreasing availability
- Increasing rarity

The Mystique of the Wine...

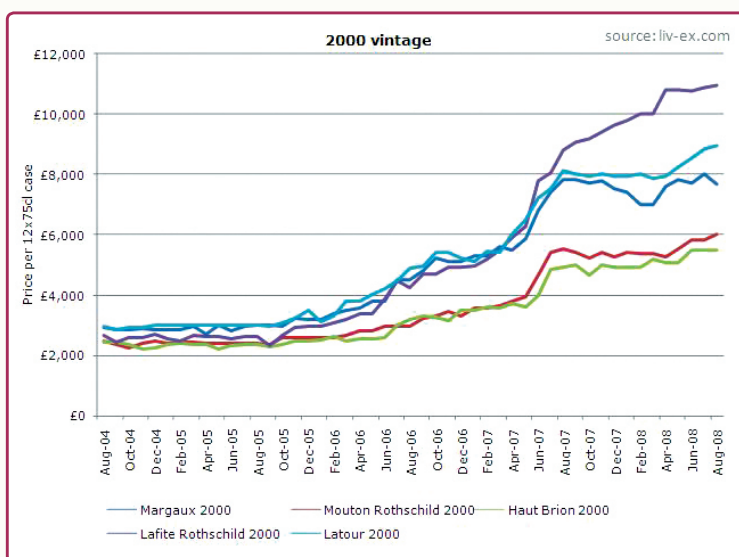
Our Business Operation



Buy some wine described in 3 basic steps

1. We select fine wines, including primeur wines, to match your requirements. This will be done by prior consultation with you, regarding a variety of suggested wines.
2. The fine wines selected for you, then become your property at an extremely competitive price.
3. A customer service file will be opened with us, and when you decide to have any of your fine wines delivered*, we offer a comprehensive after sales service, including wine news and updated information. After delivery, the storage and further sale of your fine wine, will become your responsibility, Dominique Ritorto will remain open to you for expertise, advice and after sales assistance.

**Delivery charges could apply*



To take advantage of these opportunities, give yourself time to look through the further information contained within our WEB PAGE and when you are ready, just get back to us. We will be pleased to assist you. The investment on wine are not protected the Financial Conduct Authority (FCA) therefore your investment in wine is no regulated product and if you deal with an unauthorised firm you will not be covered by the Financial Ombudsman Service or Financial Services Compensation Scheme (FSCS) if things go wrong. Unfortunately there are firms that operate without our authorisation and some knowingly run scams like share fraud and other investment scams.

- Service - Integrity - Experience -

Wine Buying & Re-selling

Challenge us

A better price for your wine. We will find it for you!

A specific wine. We will find it for you!

Buying first grow wine and grand cru from Burgundy always brings a good profit, with years better than other of course. The second grow wine and further down could be uncertain as an investment, or even for drinking purposes. On request Dominique Ritorto can source any fine wine from any Château or Domain such as Le Roy, Lafon, Conte de Vogue, Marcoux, Leflaivre, Yquem or other wine producers and wine such as Mouton Rothschild, Montrose, Château Margaux, Angelus, Lafite, Haut Brion, or any great wine such as Echezeaux, Vosne de Romanee, Beaucastel, Extravagant ets.



Wine Investment



The fine wine provides a range of wines through the spectrum Long and medium term un-taxed investments. The capital to invest is variable, from £2,000 up to thousand's. This depends what you are buying, and what quantity is involved. Quality, rarity and grade are keys in the fine investment. It is better to buy one bottle at £1,000 than 100 bottles at £10.00. The wine could be re-sold to the public, business or in auction. Good fine wine well preserved, will always find an acquirer, [a buyer]. Some re-selling could involve some commissions.

The speculative market investing in Wine is no longer a simple proposition. Knowing which wines to invest in, at what time, for what price and most importantly knowing how to sell to maximize returns, requires professional experience and assistance.

The mystery and lack of transparency surrounding the Wine Industry and multiple layers of pricing from ex château/producer, broker, negotiators, en primeur [cask kept], importer, broker, wholesale, retail and auction, further complicate the process of buying and selling that now requires a detailed roadmap.

To take advantage of these opportunities, give yourself time to look through the further information contained within our WEB PAGE, and when you are ready, just get back to us. We will be pleased to assist you, contact us.

Medium investments have especially escalated when the new demand from wealthy Chinese Indians and Russians exploded, beginning in 2005. The famed First Growths of Bordeaux such as Lafite, Latour, Mouton, Margaux, Haut Brion, + Petrus, Yquem, Ausone, Cheval Blanc from the best vintages such as 1982, 1990 and 2000 have gained as much as 200–600+% between 2005 to 2010.

Long term Fine Wine Investments have a proven track record for over 50 years. Investment Grade wines have regularly outperformed both traditional and other alternative investment classes with annual returns estimated at 12-18%+ per annum. At the same time, wine prices have shown lower volatility and susceptibility to recessions than equities.

- Investment - Profitable - Services -

Secure Wine Investment

After this years of experience which Dominique Ritorto (DfR) has had with the general public, he has created an amazing and unusual wine collection. Our wine 'Gold Rouge' collection, is a mix of bottle sizes of red and white wine. The cases are made from top wine ranges, and each bottle is finely selected from the best domain & castles from France.

The 'Gold Rouge' collection is not just normal wine, it is more a relationship between the passionate wine business and the customer. The wine bottles can be bought from £25.00, and will be stored by DfR, free of charge, until maturation. This will be for a period of 4 years, with the option to either prolong this period or withdraw the wine earlier. If you decide to sell-on any or all of the wines, after the 4 years, Dominique Ritorto will offer to buy them from you with an exceptional offer.

EGG

£1,000 +7% +7% +7% +7% =
£1,310 in 4 years

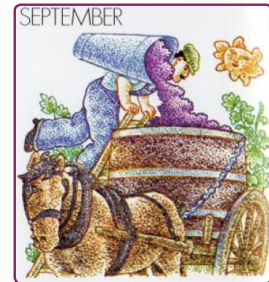
How does it work?

Dominique Ritorto is a broker, buying and re-selling wine. The wine purchased for you is based on Dominique Ritorto's knowledge, of the wine market. Then the wine is stored with us. During the storage period, [known also as the maturation period], the wine price could go down, a risk Dominique Ritorto is willing to take. After the 4 years of storage, the wine can be bought from you, as agreed. Therefore DfR will re-sell the wine to a third party, for a better price.

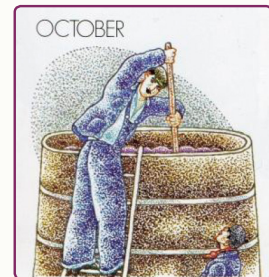
Reduce your risk with us!

- Investment - Guarantee - Services -

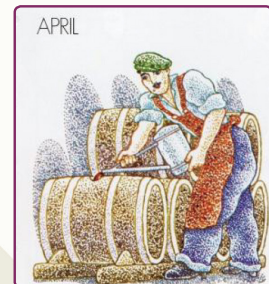
STAGE 1



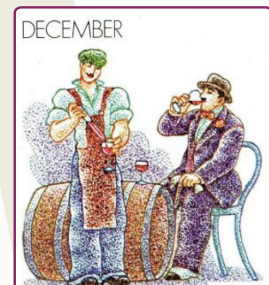
STAGE 2



STAGE 3



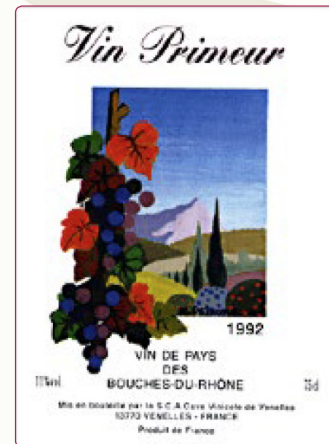
STAGE 4



Primeur Wine



Wine on primeur means wine bought before bottling, resulting the wine being sold for less than the retail price. Primeur wine as investment offer the chance of good profit made in short time. Also a good opportunity to acquire some very good wine for an exceptional price. But with wine on primeur the money is not the first issue, the main difficulty is to be there and who you know. And more, the best wines are only allocated to selected customers. To take advantage of these opportunities, give yourself time to look through the further information contained within our WEB PAGE, and when you are ready, just get back to us. We will be pleased to assist you, contact us.



The on primeur wine involves contact and knowledge. Dominique Ritorto is business has both and offer you the possibility to be part of the next primeur release.

The wines bought on primeur will be generally being sold “in bond” or excluding duty and VAT. The primeur period wish could last 1 to 3 years, or even more on some exceptional wine. When the wine arrives in the country, you will be informed of this and asked for confirmation of delivery instructions. At this point you may opt to store the wines in bond or to have the wines delivered. Duty and VAT will be paid only when you take delivery.

This chart below showing the increase of top wines vintage 2004 release in primeur in year 2005.

Name wines Vintage 2004	Price per case release in 2005	Robert Parker note	Price per case retailing 2007	2 years increase %
Lafite Rothschild	£968	95	£2,850	294%
Latour	£1,281	95	£3,150	246%
Petrus	£5,250	93	£7,500	143%
Ausone	£1,450	94	£5,000	345%
Le Pin	£3,600	95	£8,200	228%
TOTAL	£12,549	TOTAL	£26,700	

You must buy from a financially stable merchant or broker with a good history of, not only selling wines in this way, but delivering them too! If you are new to buying wine, we would strongly advise you to gain some information on the business.

TERMS AND CONDITION'S SALE

Dominique Ritorto Buying and re-selling wine for the profit of the customer. Dominique Ritorto trader in accordance with Scottish law. Dominique Ritorto may amend these Terms and Conditions from time to time. None of Dominique Ritorto employees or agents has the right to bind Dominique Ritorto to any verbal agreement which does not comply with these Terms and Conditions. No provision of these Terms and Conditions shall be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999. No delay in exercise or non-exercise by Dominique Ritorto of any right, power or remedy under or in connection with these Terms and Conditions shall impair that right, power or remedy or operate as a waiver or release of it.

Where Dominique Ritorto operates a joint account in the names of two or more Customers, Dominique Ritorto shall (unless expressly instructed to the contrary) be entitled to accept, rely upon and act upon instructions given by any one of the Customers named on that account.

If any provision, or any part of any provision, of these Terms and Conditions shall be or become illegal, invalid or unenforceable in any respect then that provision, or that part, shall be severable from these Terms and Conditions and the remainder of the provision and/or all other provisions shall remain valid and enforceable and the liability of Dominique Ritorto and the Customer shall not be affected or impaired.

In the UK, it is illegal to sell alcohol to anyone under the age of 18 years. Similar restrictions apply in other jurisdictions. By placing an order with Dominique Ritorto, the Customer confirms that he or she is at least 18 years of age (or otherwise, as indicated above, of any applicable age limit). At the time of delivery of the Customer's order, Dominique Ritorto or its agent may request proof of age from the person accepting the delivery. If appropriate proof of this cannot be produced, Dominique Ritorto or its agent may refuse to deliver the order.

1. Payment terms

Payment can be made by cheque, direct debit or major credit/debit card or by direct electronic transfer (bank details available on request). Dominique Ritorto may refuse to accept cash settlement of amounts due and will always refuse cash sums in excess of £1,000.

Payment is normally required to be made in advance, with an option of a 28 day delay to honour the payment, free of charges, at the discretion of Dominique Ritorto. Invoices to Trade Customers must be paid on or before the 21st day of the month following the month in which the invoice date falls. Other wise an interest will be charged on all overdue accounts at 2% a month.

Any increase in freight charges, duty, tax and/or changes in rates of exchange following payment will be passed on to the Customer if shipping and/or clearance from bond have not occurred prior to such increases. Similarly, if duties are reduced before shipping and/or clearance from bond, any reductions will be credited to the Customer.

Dominique Ritorto may review and/or remove retrospectively any special trading terms previously agreed in relation to the transaction(s) to which those overdue accounts relate (including discounts, deposit and other) in which case Dominique Ritorto may re-invoice the Goods at their full price;

Require payment of all other unpaid amounts invoiced to the Customer (whether or not then due and payable); and/or

Suspend any future deliveries to the Customer.

Dominique Ritorto reserves the right to charge an administration fee of not less than £20.00 for each cheque unpaid by the Customer's bank, including cheques which are returned marked "Please represent", and an administration fee of not less than £20.00 for each unpaid direct debit.

All payments to be made by the Customer shall be made in full, without any deduction, withholding, set-off or counter-claim.

2. Lien

In the event of non-payment of accounts (including storage charges), Dominique Ritorto reserves the right to exercise a lien over and/or to sell some or all of a Customer's reserves and to deduct from the proceeds of sale any outstanding amounts.

3. Limitation of Liability

Nothing in these Terms and Conditions shall exclude or limit in any way Dominique Ritorto's liability for death or personal injury or for fraudulent misrepresentation or for breach of its obligations under s3 Sale of Goods Act 1976 or s2 Supply of Goods and Services Act 1982 or s3 Consumer Protection Act 1976.

Dominique Ritorto is not responsible for spillages or goods losing their condition whilst in reserve storage with Dominique Ritorto. Dominique Ritorto shall not be liable to the Customer for any claim whether arising in or for contract, tort (including negligence, Breach of statutory duty, misrepresentation or otherwise) under or in connection with these Terms and Conditions or for: any loss of profit, revenue, anticipated savings, business or contract; and any special, indirect or consequential loss.

Dominique Ritorto's total liability arising under these Terms and Conditions shall not in respect of any single claim exceed the order value including any VAT, duty and delivery charges of the order that gives rise to the claim.

4. The delivery

4a Delivery within mainland UK is free of charge for orders with a value in excess of the normal minimum amount. All other deliveries, including those from overseas, are charged at the current rates plus VAT (where applicable) An extra cost could apply over long distances, this in accordance with the goods to be delivered. Customers outside the UK who arrange their own delivery, are responsible for the payment of any applicable VAT and duty (or their equivalent) in the country of delivery.

4b The customer should understand that the fine wine is not returnable and is not refundable after reception into a private residence or any other building regardless of it's suitability for the storage of wine. The liability for the Goods (in respect of loss or damage or otherwise) shall pass to the Buyer upon delivery.

4c Claims for breakages, and missing bottles must be notified in writing on the consignment note at the time of delivery. Please inform us immediately of any damage or loss, in order to speed up and facilitate your claim. Non-delivery or claims must be notified to us in writing within 14 days of the notified date of dispatch. Any failure to comply with this will result in the rejection of any claim; subject always the statutory rights of the Buyer. The Customer must retain breakages and accompanying packaging for examination by Dominique Ritorto or its agent.

4d Claims for un-drinkable wine, are at the discretion of Dominique Ritorto. Any claims must be notified within 14 days of the notified date of dispatch. Any failure to do this will result in the rejection of any claim; subject always to the statutory rights of the Buyer. The Customer must retain breakages and accompanying packaging for examination by Dominique Ritorto or its agent.

4e Wine bought in primeur will be delivered to the buyer or preferred storage, selected by the buyer, free of charge although eventual charges could apply on some deliveries in accordance with the goods and the distance. The wines delivery will commence when the wine arrives in the United Kingdom. The primeur period could last 1 to 3 years, or even more on some exceptional wine.

5. Title

Ownership of the wine, shall pass to the Buyer, only when all monies owed by the Buyer to the Company have been paid. Ownerships shall pass from the Company separate and marked as being the property of the Company to the buyer and such Goods shall be properly stored, protected and insured and the Buyer shall hold them in a fiduciary capacity. The proceeds representing the invoice price of the Goods (including without limitation, insurance proceeds) shall be for the account of the Company and shall be held by the Buyer in trust for the Company and kept separate from the Buyers

own funds and those of third parties. If the Buyer shall fail to pay any sums to the Company when due, the Company may, without prejudice to any other right or remedy, enter any property of the Buyer and take from the Buyer possession of any Goods in which the Company has retained the property.

In the case of Goods purchased 'En Primeur', these Goods may be stored in bulk in the region of their production. Until the Goods are bottled and transferred to bonded warehouse, they cannot be segregated and the Customer may have a contractual rather than a proprietary interest in them.

The Customer grants Dominique Ritorto, its agents and employees an irrevocable licence at any time to enter any premises of the Customer, or to which the Customer has access, for the purpose of inspecting the Goods or, where the Customer's right to possession has terminated, to recover any Goods.

6. Cancellation policy & cancellation Fee

Any cancellation or any updating of the agreement or any cancellation fee are at the discretion of Dominique Ritorto. Any continued disputes over payment will be ultimately resolved by a court of law. Dominique Ritorto shall be entitled to recover from the customer all costs and disbursements incurred in employing a solicitor, debt collector, or other third party to collect Payment of overdue account.

7. Gold rouge collection term

- 7.1-a The customer by the minimum purchase of £25.00 of fine wine, selected by Dominique Ritorto, agrees and accepts the terms and conditions of Dominique Ritorto. The customer accepts the agreement with the guarantee of the fine wine purchased, on the customers behalf, increasing in value by 7% for each year that it is stored by Dominique Ritorto. The fine wine purchased with the plus value agree will be payable at the end of the agreed term.
- 7.1-b The guarantee and the agreement with Dominique Ritorto and the customer will take place after a period of 28 days, including 7 days of cooling period, following the purchase of the fine wine http://www.dfrwine.co.uk/terms/info_3.html. This only if the wine have been stored with Dominique Ritorto or his contracted cellar during the 28 days period. The customer shall agree after the period of 28 days, including 7 days cooling of period to leave the wine in the charge of Dominique Ritorto, and agreeing not to re-sell the wine, for a minimum of 4 years, while the wine matures.
- 7.1-c The customer agrees not to withdraw the fine wine, purchased for them by Dominique Ritorto, or to claim the increase in its value, for the minimum 4 years maturation term following the initial 28 day period.
- 7.2 The early withdrawal of the purchased wine before 4 years is possible. The request must be submitted in writing, with any required documentation attached. The final decision, will be at the discretion of Dominique Ritorto. A delivery charge and/or administration fee may apply, up to 7% from the most recent estimate value of the wine. These costs may be transferable against the quantity of wine delivered or wine credit note.
- 7.3 The customer may prolong their wine storage period, after the term of 4 years, for a further period, by prior agreement with Dominique Ritorto if Dominique Ritorto is satisfied that the wine meets with their criteria for further storage. Any such agreement will be made in writing. Any decision is at the discretion of Dominique Ritorto.
- 7.4 The fine wines purchased by Dominique Ritorto, for the customer are contained in selected wine case, 75 cl bottle, 1/2 bottle, or other bottle sizes, cases of wines purchased could also be a mixed case of different wines and bottle sizes relevant to the purchase price of the wine involved.
- 7.5-a At the end of the term agreed (section 7.1-a) or at the end of term of new agreement (section 7.3) the fine wine selection will be delivered to the customer with an increased value of a minimum of 7% for every year that it has been stored with Dominique Ritorto.
- 7.5-b Dominique Ritorto will offer to buy the wine from the customer at the end of the agreed term. This offer will include the original purchase cost of the wine plus an addition of 7% of this for every year that the wine has been stored with us. Any payment will be received within 30 days from the end of agree period.
- 7.5-c If the customer declines or do not respond to the offer as detailed 7.5-b, the terms as in section 7.5-a will apply.

- 7.6 The storage of the wine during the period of the agreement, including any new agreement, (see 3. Limitation of liability) is the responsibility of Dominique Ritorto. The wine is fully insured at its market value, and full documentation is sent to the customer as soon as the wine is transferred into their name (see 5. Title).

8. Buying wine excluding DfR wine gold rouge collection

- 8.7 The customer by purchasing the fine wine selected by Dominique Ritorto, agrees and accepts the terms and conditions of Dominique Ritorto and understands the risks involved in purchasing fine wine. The customer understands that to minimize the risk and increase profits a necessary capital is involved in the purchasing of fine wine. The customer agrees to payment of a fee or a brokerage fee to Dominique Ritorto, for his services of wine trading, wine selling and wine storage.
- 8.8 The fine wine purchased by the customer is not guaranteed to increase in value through the year, and the fine wine is the responsibility of the customer and owned by the customer (see Title, section 5). The customer purchases the fine wine selected by Dominique Ritorto, with their knowledge of the risks involved.
- 8.9 The fine wine purchased by the customer is not guaranteed against any loss of value from the initial purchase price, within any period of time. The fine wine is entirely the responsibility of the customer and owned only by the customer. The customer purchases the fine wine selected by Dominique Ritorto, with their knowledge of the risks involved in the purchase of fine wine, selected by Dominique Ritorto.
- 8.10 Wine delivery (see section 4. The delivery)
- 8.11 Dominique Ritorto does not guarantee and does not provide and/or organize the storage of the fine selected wine purchased. Excluding fine wine bought in primeur. Dominique Ritorto assures the delivery to the selected destination of the customer.
- A cellar discerningly selected by Dominique Ritorto will be advised to the customer for the fine wines destination and storage. An annual fee including insurance will generally be payable to the Cellar.
- 8.12 The wines bought in primeur will be generally be sold "in bond" or excluding duty and VAT.
- The primeur period wish could last 1 to 3 years or even more on some exceptional wine. When the wine arrives in the country, you will be informed of this and asked for confirmation of delivery instructions. At this point you may opt to store the wines in bond, them duty paid or have the wines delivered (see delivery section 4 also, the delivery, section "4e"). Should you choose either of the latter two options, you will then be required to pay duty and VAT at the current rate. Should you choose to store the wine in bond with Dominique Ritorto, you will only pay duty and VAT if and when you take delivery. Bear in mind that Dominique Ritorto will charge you for storage, on an annual basis. Be aware that wine bought in primeur presents a risk of devaluation when the wine reaches the retail market.

9. Force Majeure

Dominique Ritorto shall accept liability, if it is unable to carry out any provision of any agreement for any reason beyond its control, including any act of God, legislation, war, fire, power failure, lock-out, strike, or inability to procure materials required for the fulfilment of the agreement. During the continuance of such circumstance, the customer may terminate the agreement in writing, and pay for the work done and materials used, but shall accept delivery when available.

10. Insolvency / Bankruptcy

The company may terminate the agreement by written notice, if in the case of a Company, the Buyer becomes insolvent or is deemed to be unable to pay its debts within the meaning of Section 219 of the Insolvency Act 1986 or if, in the case of an individual, the Buyer becomes bankrupt.



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Dominique Ritorto, a business registered in Scotland. VAT Registered Number: 797193766.
Registered office is Dominique Ritorto, Jedburgh, Scottish Borders, Scotland TD8 6HT.