



## **Introduction**

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In our dealings with you, we are bound by Codes, such as the General Code of Conduct for Authorised Financial Services Providers and their Representatives, 2003 (as amended) and the Association of Savings and Investments South Africa ("ASISA").

Please read the below terms and conditions (hereinafter "terms") carefully and ensure that you understand same. Once (and every time) you access, use and/or login to the website you accept and agree that you abide by these terms. If you do not agree to these terms, please do not make use of this website.

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All services and products offered by the Group are subject to the signature of the necessary application forms, mandates and other documentation relating thereto and are governed by the terms and conditions and applicable legislation in respect thereof, and the Group shall not be bound in any manner until such requisite documentation has been signed by you and accepted by the Group. The Group reserves the right to reject any application for services and products contained on this website. You further acknowledge that, in the event of a conflict between the conditions applicable to particular services or products offered, the terms and conditions relating to the services or products will take precedence.

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This website may contain links to other websites. While we endeavour to ensure the websites we link to are reputable and of a high standard, we have no control over the content of and on such other websites and cannot accept responsibility or liability for the security, quality, or reliability of third-party websites. Where you access a third-party website, you do so at your own risk and remain solely responsible for complying with the terms and conditions applicable to such third party websites.

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Information transmitted through electronic communications may be susceptible to unlawful access, monitoring and/or interception by fraudsters. You acknowledge and accept all risk of such submissions and transmitting of such information and you waive any claims you may have for any losses you may suffer as a result of information transmitted to the Group. The Group reserves the right to request independent verification of any information transmitted to us using electronic communications.

It is your responsibility to ensure that the Group has received the information communicated by you electronically and that the information is true, accurate and complete. Please be aware that any unsolicited confidential or proprietary information sent to the Group using electronic communications cannot be guaranteed to remain confidential.



If you need to send such information to the Group and are concerned about the security of this information, please contact the Group and we will advise you of the most appropriate transmission method.

If you have received banking details from our offices, please call our office at the number provided on our website to confirm the banking details BEFORE making a payment. This is a safety measure to prevent Business Email Compromise (BEC). Typically, this is when fraudsters hack email accounts, intercept bank details and/or statements and change the account details to reflect the fraudsters' account details. No liability or responsibility is accepted for any corruption, interception, loss, destruction, or tampering or interfering with any of the information contained in e-mails containing bank details or for any losses incurred for payments based on a fraudulent e-mail.

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The Group reserves the right to temporarily or permanently suspend the operation of the website (downtime). The Group will make every reasonable effort to ensure the website is available. You hereby acknowledge and accept that the website may be unavailable from time to time due to various reasons, which may include:

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- maintenance and software upgrades);
  - security concerns;
  - technical issues; or
  - circumstances beyond the Group's control.

The Group shall not be held liable for any loss incurred or suffered arising from any cause whatsoever as a result of any suspension or downtime of the website.

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The content contained on this website will be interpreted and implemented in accordance with the laws of the Republic of South Africa.

### **General**

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